THE SATURDAY EVENING POST

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Beginning A Wild-Goose Chase—By Edwin Balmer

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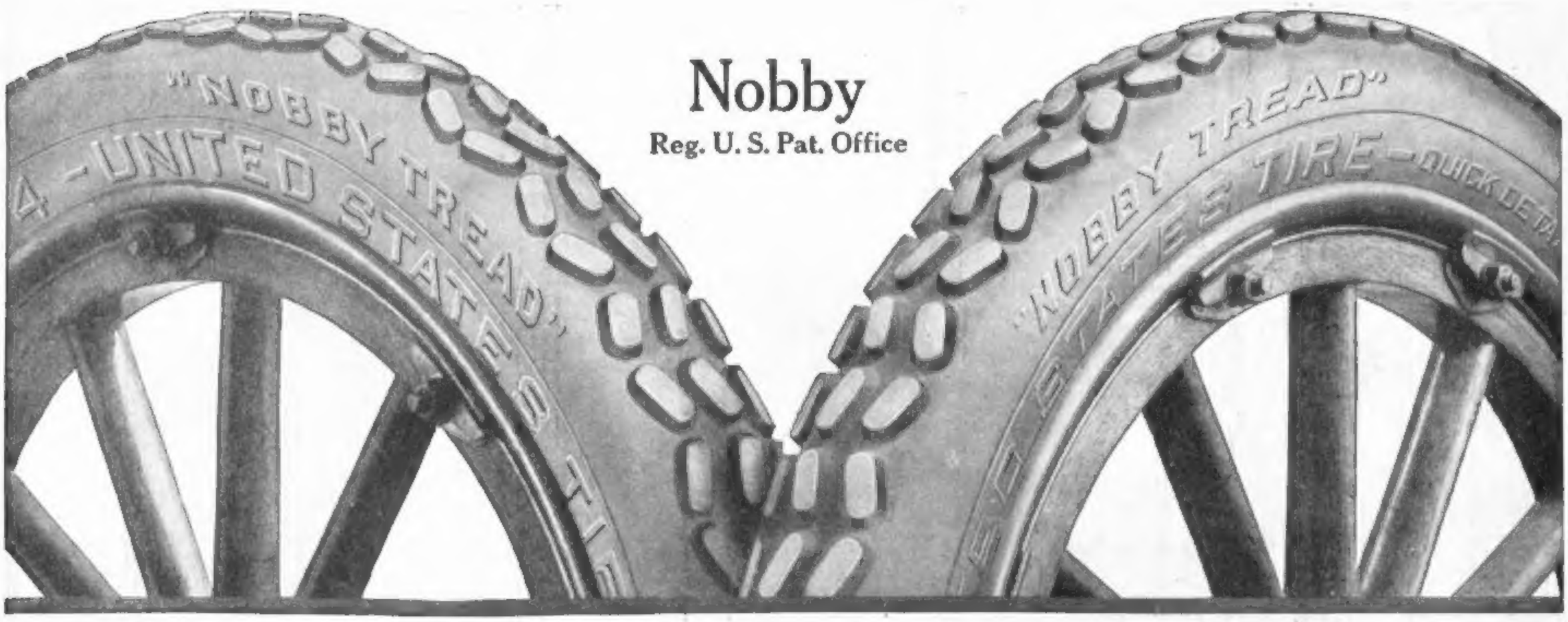

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A WILD-GOOSE CHASE

By EDWIN BALMER

ILLUSTRATED BY H. T. DUNN

THE crack of the hard ball against the smooth, echoing concrete walls of the racket court, the resound of the rapid volley, then the scorer's shout and the rattle of applause, carried into the club dressing rooms and told that a fast and interesting game was going on. "Who's playing?" Geoffrey Sherwood called from his dressing booth to the masseur who was waiting in the locker room outside.

"Mr. Latham, sir, against Evans."

"I see. Mr. Latham leading?"

"I should say so, sir."

Sherwood completed his change to light athletic shirt, flannel trousers and rubber-soled shoes, and went out to the lockers to unscrew his racket from the press.

"I'll tell Mr. Latham you're ready, sir?" the attendant then inquired. "He said he'd take on Evans only till you came." Evans was the club professional.

"No, not yet," Sherwood forbade. The echoing rattle of another fast volley came from the court and loud and appreciative applause again broke out. "There's quite a gallery there. I'll watch the match for a while."

He climbed the stairs to the spectators' seats set over the back wall of the court. Evans, the professional, was just returning viciously. The ball flew like a bullet against the front wall; as it came back the amateur leaped, met it and struck it back with his racket. Evans dipped for it desperately; it ricocheted past him to the rear wall. The professional made one more trial to get the ball as it bounded back from behind him; but it bounced again on the floor, once, twice, and Latham had won.

The row of spectators rose in a clamor of congratulation.

"Hello, Geoff!" Latham hailed carelessly. "Want to begin now?"

Several of the men looked at their watches and started for the stairs.

"No, I'll see you do it once more," Sherwood decided. The men put back their watches and settled into their seats. The new game rushed on. Geoff Sherwood leaned forward, his elbows on his knees, following the triumph of his friend with the envy which a boy, just at his majority, holds toward a man ten years older who can beat him at almost any game.

There were few men of any age, either amateur or professional, who consistently could conquer Price Latham in any gentleman's sport, whether it was rackets in the downtown club in winter, polo in summer, or yacht racing or aëroplaning. Geoff had no need to envy his friend's lithe, strong and symmetrical figure; but Latham's perfect command of himself, his easy, effortless expenditure of strength—as now at this moment when suddenly he took his opponent entirely off guard and scored a brilliant "ace"—was Geoff's despair. So, as in worship he watched his hero, Geoff wondered again what in the world was wrong with his sister that she still clung to the memory of a man to whom she'd merely been engaged four years before, and who had been missing so long that he surely must be dead, when Price Latham wanted to marry her.

"Mr. Sherwood! Telephone call for Mr. Sherwood!" a bellboy announced.

Geoff went down to the booth. His sister was on the wire; she had been trying to get him all afternoon and just had learned he had come to the club. He answered her irritably as she told her news before he sensed the unusual excitement in her voice.

"What?" he asked. "Say that again; and please say it slower. What? What? . . . You're crazy, Margaret! . . . Oh, dear, you know I didn't mean that—I meant don't fool yourself again. . . . What? . . . Oh, all right; of course I'll come right away; and I'll be awfully glad for your sake if it's so."

He jerked open the booth door and went back to the racket court and waited beside the door to the players' floor till the cannonading inside ceased. Another game was over. Geoff opened the door. The professional, beaten again, stood puffing apologetically. Latham turned, his dark hair hardly damp.

"Ready, Geoff?"

"Let me see you a minute, please, Price."

They crossed into the dressing rooms. "Margaret just called me up," the boy explained. "She thinks she's got some word or trace or something of Eric Hedon, Price."

"What—word of Hedon?"

"She couldn't, of course, but she's all worked up. Something's made her think he may be safe or was safe. She couldn't say much over the telephone. She wanted us to come out as soon as we could."

"Us?" Latham repeated doubtfully. "She asked for me?"

"I think so," Geoff assured vaguely. "Anyway, you'll come with me, won't you?"

Eric Hedon's name for almost two years had been written on the records of those who had given their lives for the mysteries of the North. He had been engineer and ethnologist with the Aurora expedition under Ian Thomas, which had gone north four years before to explore and map the last lands toward the Pole and to study the people of those most northern icebound islands not yet known to civilized men.

Seven men had made up the party which had sailed in the Aurora from New York in May, four years before, had taken Eskimos and dogs from Godhaven in Greenland in July, and then had been lost for two years till a Scotch whaler picked up survivors of the expedition near Cape Sabine, Ellesmere Land, where Greely's men had starved to death thirty years before.

McNeal, the sailing master, Brunton, second mate, Koehler, physician and meteorologist, and Linn, the cook, were the four white men who, with three Eskimos, had dragged themselves to the shores of Smith Sound. They told how the Aurora had been crushed in the polar ice pack north and west of Mason Land, and how when the pack had parted the ship had sunk. The seven white men and five Eskimos while making their way back over the ice had been parted by a lead. Mullin, the first mate, and two Eskimos and a sledge team had gone through new ice attempting to cross the lead and were drowned. It was known that Thomas and Hedon, with their dog team and sledge, were upon the young ice of the lead at the same time. They were not seen to break through, as were Mullin and the Eskimos; but it was certain that neither of them crossed that lead. So either they must have returned to the polar pack and starved or been frozen, or in attempting to cross the lead they must have broken through and been drowned. The passing of months and then of years had made their loss a certainty.

She Was Holding in One Hand Her Best Picture of Hedon

Geoff reviewed this certainty again with himself as he finished dressing in the warm room by the baths. He jerked his tie irritably and went out. Margaret was worse than stupid and silly to keep on believing that Eric Hedon might yet be heard of. Geoff went down past the racket and squash courts to the elevator, and got off on the floor where Latham, who lived at the club, had his quarters.

He went into the man's room with the uncertain liberty of one who knows that he is being cultivated less for himself than for the sake of his sister.

"Sit down," Latham called cordially from the bedroom, where he was dressing. "You know where tobacco is. Papers just came in the mail there."

Geoff lounged luxuriously on the window seat and tore off the wrappers of the illustrated London weeklies just delivered. One of them contained an interesting article on the series of international polo matches projected and the possibility of Latham's this year playing by invitation with the American team in England. Latham's life was indeed the ideal one.

The mild April breeze was blowing in the open window and the clear blue sky and warm sunshine reminded one that winter was over. The club was one of those that stand on the lake front of Chicago, and from the windows of the floor where Latham had his rooms one sees only the blue lake to the east. A few white sails of small sporting craft already dotted the water beyond the great, grimy freighters steaming in and out from the harbor.

A flock of wild geese, bound back to the north after their winter flight to the shores of the gulf far below, sped over the lake. The two sportsmen in the club window looked after them, then descended to the street. Latham's roadster had been brought round to the door. They jumped in and drove north along the lake till they came to that part of the Lake Shore Drive, a few miles from the center of the city, where great, handsome winter homes bound the beach, with here and there an apartment building, taller but no less handsome than the houses. Latham ran his car to the boulevard curb before one of these buildings. The two men went in together and ascended in the electric elevator to the floor where Geoff and his sister dwelt.

The large living room of the apartment, with its sun room overlooking the lake, plainly proclaimed itself as the dwelling of young people with many active interests. There were books, ornaments and pieces of furniture that told of a prosperous, cultured and vigorous older generation; but that generation had passed. It was represented directly only by a pair of quietly framed photographs of a date some three years before. Geoff's father and mother had been lost together in a train wreck; so he and his sister had lived there alone, governing themselves and each other after their own fashion.

The only person who could assert any claim to right of interference with them was then in the apartment. Geoff heard her voice, strident and severe, from the direction of Margaret's room.

"Cousin Clara is here," he commented to Latham.

However, she was concluding her interview with Margaret. A door opened.

"All I can say of you is that you're mad, more than mad," the stern voice repented. "But I knew that before. You can make a match that any girl in her senses would have snapped up four years ago, and you—you persist in ——"

Cousin Clara hesitated to gather breath for her parting denunciation and incautiously stepped too far outside the door. The bedroom door quietly but firmly closed—it was not slammed, just closed—and the key quietly turned in the lock.

A woman in silk—a gown that indicated an age at least ten years younger than her obvious fifty years—came down the hallway in a rage attained only by one who, possessing much money, has been defied by one with less. Latham, knowing her as an ally, spoke suddenly and loudly to Geoff to warn her that they were there. Immediately Cousin Clara controlled herself. Latham managed to turn about in surprise to see her.

"Mrs. Chandler!"

"I'm very glad that you're here, Price—and you, Geoffrey, if you can help your sister back to her senses."

"What's happened?" asked Geoff.

"More silliness about Hedon. I'll leave her to tell you. But, Price Latham, I look to you to help me."

Latham bowed. A butler came through the dining room and stood by the front door. Cousin Clara went out. Down the hallway the key turned back the lock in Margaret's door, but the door remained closed. Geoff and Latham gazed at each other.

"Tell Miss Sherwood we're here," Geoff turned to the man.

"Yes, sir."

"No, wait. I guess I'd better get her myself. If you want anything, Price, tell Farley what it is."

Margaret Never Had Met Such a Man Before or Dreamed That He Existed

"Of course." Latham picked up a magazine and dropped into a chair.

Geoff went down the hall to his sister's room and rapped on the door, calling at the same time: "I say, Meg, it's I."

"Come in, Geoff."

"What the dickens were you getting Cousin Clara on her ear for again? And what is it about Eric Hedon?" he began belligerently as he entered.

Then he checked himself and quietly closed the door behind him.

His sister, as he understood vaguely from the manner of all men toward her, was an extraordinarily beautiful girl. At times Geoff admitted it. "One thing about Meg—I don't have to think anybody's after her for her chance at Cousin Clara's money."

For a girl she was not quite so tall proportionately as Geoff; and of course she was far slighter and more delicately formed. Yet one looking at the brother and sister would have said that the slender girl had at least as much power of endurance and nervous force as the athletic young man. She was not athletic at all; but she had been born with the knack of doing things easily, gracefully and well. One made this appraisal of Margaret Sherwood simultaneously with liking the fairness of her face, her deep, direct blue eyes, the glow of her cheek, the smile ever likely to light her full little lips, and the burnish of gold in the brown hair back from her white brow. She was twenty-four years old the month before.

She was sitting quietly beside her window, which looked over the water; at her feet was a large pasteboard box which, from the labels, had come by parcel post. She had opened it, but the cover was loosely laid on again. On the small table beside her she had pages of paper covered with handwriting, which Geoff recognized as the sheets of Eric Hedon's journal which McNeal and the others had brought back; and she was holding in one hand her best picture of Hedon.

She had not been crying during her interview with her father's cousin or afterward when she was alone; but now, as she turned to her brother, her lips trembled and her eyes filled.

"Geoff, I don't know what to think. Brother, tell me what to think!" she appealed.

"Why, little Meg!" He bent beside her, one arm about her. "What's come?"

"That came!" she said, pointing to the box on the floor. "Just as I was going out this afternoon that came."

Geoff stooped and took off the cover and parted the paper wrappings inside. Below lay a white, soft mass of feathers—it filled the box—a large, white bird with web feet and broad bill, and with the gamy, fishy odor of the wild fowl. He took it from the box and looked at it.

"A goose!" he said wonderingly. "A wild goose!"

"Yes," she said. "That's it—a wild goose!"

"What about it, Margaret?"

"It was shot in Louisiana the day before yesterday."

"Well?"

"An old man shot it—an honest old man I've no doubt—an old negro. He brought it to the old gentleman—one of the fine old Southern gentlemen—who had been his master."

"Brought what, Meg?"

"The goose he shot—that goose."

"All right; what about it? Why did it come to you?"

"He sent it."

"Yes, but why?"

"It's an arctic goose, Geoff."

"Arctic?"

"Yes, the white wild goose of that kind. They're arctic. Eric told me about them once. I was sure I remembered. Besides, I looked it up just now." She motioned toward her shelf of books upon the Arctic. "They breed in summer above the Arctic Circle, Geoff, in the islands in the Arctic Ocean almost to the Pole. When winter comes there they fly south to the Gulf shores. This one was in Louisiana when it was shot."

"I see," said Geoff impatiently.

"He found this bound to its leg!" She held a hand toward her brother, but with fingers still firmly closed over the treasure they concealed. "You can see on the right leg there where it was bound. It looks as if it had been bound there when the bird was alive, doesn't it, Geoff; as if it had been there a long time while the bird was alive?"

He looked at the bird's leg to please her. There were marks upon it, indeed, as though something had been bound about the leg; but for how long he could not tell.

"Yes," he assured her. "Of course."

"This was there!" She unclenched her fist and showed him a tiny scrap of something that looked like oiled silk. He took it and saw that there was a series of perforations through it, making tiny letters which spelled words; and, feeling in his hands the tingle which one feels when fancying he sees another long supposed to be dead, he held the scrap to the light and read the characters.

"Send to Margaret Sherwood," he read. Then followed the address at which Margaret had been four years before. "Both reached Mason Land. Safe. Eric Hedon."

It was dated in July of the summer before.

Geoff looked up at his sister, still tingling.

"What came with that?"

"That's oiled silk, you see, pricked through with a needle or pin or something. They took that material to cover records which might get wet. It was wound up and tied to the bird's leg. It could have come down from the arctic so; I know it could."

"What came with it?" Geoff repeated.

"Oh, this. It came by post this morning; the box with the bird came this afternoon. Of course I couldn't make anything out of it till the box came, then I tried to telephone you all over town. But I couldn't find you till you went to the club."

Geoff took the letter which she extended. It was a square, ordinary envelope bearing the postmark, dated two days before, of a small Louisiana town near the Gulf. It was addressed in the careful, courtly characters of an old man. Geoff took out the inclosure and read:

MISS (OR MRS.) MARGARET SHERWOOD.

Dear Madam: A darky of mine, Sam Negus, went goose shooting in the marshes about here to-day and brought back fourteen geese of two varieties. When he was showing them to me I noted an unusual appendage attached to the leg of one.

Though I cannot judge of the matter, I have acted upon the possibility that the message upon the bird might be of concern to you, and accordingly I rewrapped it as nearly in the manner in which I found it as I was able to recollect.

I take pleasure in forwarding to you, separately, the bird as brought to me.

Sincerely your servant, ROBERT MASSEY.

Geoff turned the letter over slowly. His sister bent toward him tensely; then he looked up at her and for a

moment she met his eyes. She looked away from him and, gazing out her window, suddenly she put her hand on her brother's shoulder and seized him.

"Before you say anything, look out there!" she pointed. "Look out there!"

He followed her direction in wonder. The blue, smooth expanse of the great lake lay warming in the spring sun after the winter's cold; a faint, iridescent film of evaporation shimmered up from the surface. An intake crib for the city's water supply, with the lighthouse above it, a few steamers and one or two of the tiny sail boats dotted the blue of the water; but it was none of these toward which Margaret stared.

Then he saw what it was—a long, faint V-shaped series of dots in the air, sweeping swiftly, steadily, evenly up from the south, passing over the ships below them as though the vessels were anchored and as motionless as the crib, flying on easily, exhaustlessly, altering the shape of their V to the cross of an X and shifting in formation back to V again—before, in barely a hundred breaths, the wild geese from the Gulf far away in the south slipped out of sight on their swing back to their summer breeding places on the shores of the arctic islands about the North Pole.

"What are distance and open water in the Arctic to them?" the girl asked. "In two days, or three at most, they may reach the last lands of the north; and we know that some of them do, and swing south again and then back in the summer to their tundra. They fly each year by thousands, by tens and hundreds of thousands, up the islands almost to the pole. A few might have been netted there or snared and then let go; and this one, at least, might have been shot in the south."

She looked down again to the wild bird in the box.

Her brother shook his head. "It's not possible!" he convinced himself. "No, it's not."

"You mean no one can tell! You can't! It's all so wonderful you don't know yourself what to think."

Geoff gathered up the box and carefully took the little scrap of waterproof silk and the letter.

"Price is here," he explained. "He came with me. He's got good sense. Let's talk it over with him."

"I'll come in a minute," Margaret said; and her brother went out.

II

MARGARET delayed over putting away the articles which reminded her of Eric Hedon. She knew it was not because of what the bird had brought that she believed Eric alive; she never at any time had allowed herself to think of him as lost.

If one has become accustomed to consider a missing person as dead one cannot think of that person's doing things; but if one pictures him as lost but still living, one can always look for word to come from him. No one knew better than Margaret Sherwood that most of the men long missing in the Arctic never return. She knew that theirs were the forms in the hewn graves in the ever-frozen ground with the lonely cairns of stone and the driftwood crosses above them buried by the blizzards of winter; theirs were the bones bleaching on the barrens never reached by another man; theirs were the bodies lying in the deep of the Arctic Ocean, ever to rest beside the thong-tethered teams of dogs and the sledges that broke through the young sea ice with them.

Yet she also knew that many men had remained unreported for a longer time than Ian Thomas and Eric Hedon and still had returned to civilization safe at last. There were Greely's men, three-fourths of whom starved to death on their barren cape of Ellesmere Land, but seven at last were found alive by a relief ship; scores of others had come back after suffering disasters which it seemed they could not have survived.

Of course the explorers entering the Arctic in the last two years had made inquiry and search for the missing men. Rewards had been offered to whalers for information of the fate of Thomas and Hedon, rewards which Margaret herself had increased up to her means. Though these had brought her no news, the passing of the months still sustained her expectancy; nothing seemed able to destroy her hope.

Faith that Hedon must return to her seemed supplied to her as a need of her life.

When she thought of her dependence upon Eric, sometimes it astonished her, as it always surprised others, to realize the power of her love for him. She never had heard of him till five years before; it was purest chance that they had met at all. Ian Thomas had been a friend of her father's; they had roomed together at a little Eastern college. Margaret went with her father and mother to dinner with Mr. Thomas just before she was to sail with friends for France and for a winter on the Riviera. She was a very young girl then, just nineteen. Ian Thomas was preparing to take his Aurora again into the Arctic. He had visiting him that night a young man who had asked to be allowed to go north with him.

Margaret never had met such a man before or dreamed that he existed. Eric Hedon was not strikingly good looking in ordinary acceptance; but his face, for its direct, appreciative blue eyes, firm lips and good nose and chin, would have attracted more than a glance, even if one saw them—as one never did—in some unexpressive, uninterested mood. His hair, which was light, almost flaxen, told like his name of a descent from the boldest blood of Northern Europe; but for five generations his family had been American. A shield, a sword and iron cap were all that would have been required to make him a Viking, Margaret thought when she first saw him. Then Thomas told her, in lengthy asides, that he had been born in Samoa twenty-five years before and was the son of an Episcopal missionary at Apia.

His father's endeavors to train him to win wild and pagan men to Christian ways went wrong, because Eric found his wild and pagan friends so much more interesting to learn from than to teach. Eric was born with the knack of making friends with and understanding outlandish people; and such a man has his uses. He saved the lives of the members of an anthropological expedition in the interior of Samar by explaining to them just how they were offending the natives; he got them out of the country safely, and the Smithsonian Institution at Washington took him up. He went in alone to the interior of New Guinea, and recently had spent a year with previously unknown tribes in Brazil. Now he was desiring to go north, officially as engineer in charge of the Aurora's gasoline auxiliary, but in the hope of meeting tribes of Eskimos still in their primitive state before contact with white people. He was penniless except for his pay from a scientific society. He didn't always draw that pay, and he had no plans that involved the need of more money.

That evening, alone on the lawn, he told Margaret Sherwood as simply as one child tells another of people of all races and religions who had been his friends. Happily and because the mood was on him he sang her the songs of savages when they are not savage at all but are loving after their own way or are exulting or are sad.

Margaret now knew that from that first night she had loved him. That week she told her father and mother that she was tired of the Riviera and would not go there again. She stayed at home and Eric remained with Ian Thomas, as the start of the expedition was delayed for a year. So, long before the Aurora sailed, Margaret knew that she loved Eric. The day before he left her he told her of his love for her, simply, as a fact, without thought that she was then in love with him. He had no money and could not ask her to marry him; so she asked him, and told him she would wait for him to return. Then he went with the Aurora.

Before Her She Saw Two Men Alone on a Barren Land, Starving, Desolate

Her father and mother, when she told them, at first were very angry with her. They saw no future for her in such a marriage. They had supposed that soon, in her own time, she would love and marry Price Latham, who certainly desired her. But they believed that long before the Aurora returned—it had been expected back in two years—Margaret would forget her adventurer. Mrs. Chandler, upon whom responsibility for Margaret's match devolved after the death of the girl's parents, still refused to believe Margaret was in her right senses when she thought of Hedon. Geoff, too, was openly against her; and Price always had been waiting with pitying patience for her to forget her youthful whim.

All this opposition was again recalled to Margaret as she put away the keepsakes and trifles connected with Eric. A strange, tropical tulip was blooming in its pot on her windowsill; it had a deep, sweet odor. Eric had given her the plant, which he had brought from South America, the spring that he went away. It was flowering then as it had flowered at every spring since. She stooped and smelled the flower with her eyes closed. The odor associated itself with the feeling of her parting with Eric.

It brought back the sound of his voice as he spoke seriously to her, then his laugh and the light in his eyes. For an instant she seemed to feel the strength of his arm about her and now the wild warmth of his lips against hers.

Gently she touched the blossom with her cheek; then she straightened. Bathing her eyes, she went from her

(Continued on Page 45)

The Melting of an Ice Trust

By L. B. YATES

ILLUSTRATED BY F. R. GRUGER

MAJOR Agamemnon Miles sat in the rotunda of a Cincinnati hotel. An ordinary church notice, such as is used by religious denominations to advertise the hours of service, was posted immediately opposite. His eyes wandered aimlessly about until they rested on the caption. The big black-letter type held his attention in spite of himself—As ye sow so shall ye reap! It added to the flood of pessimism submerging the Major's soul.

"Sowin' an' reapin', eh?" he soliloquized. "Sowin' an' reapin'! Why didn't they make mention about th' seed that fell on stony ground? Why, a feller's beaten in this neck of th' woods befo' he goes to th' post! Sowin', eh? Heah I am, a livin' an' breathin' example of goin' forth to sow; and all I bin doin' since I lit heah was to stack up a God-given intellect against a lot of beer-swillin' Dutchmen. I'll gamble that if a man sowed a suit of clothes in this town he wouldn't reap a broken collar button."

Major Miles Had Exactly Fifty-Five Dollars Left

The rebellious state of mind in which we find the Major was excusable from every standpoint. For two long weeks he had been going over Cincinnati with a fine-tooth comb. When it came to being a fisher of men the Major was an expert angler, but not a single human of consequence had risen to the lure. To all appearances the world was about to deny a living to an honest man.

Major Miles tossed his paper aside and went in to breakfast. Seated at the same table with him was a genial, prosperous-looking man. In the twinkling of an eye the Major had added, subtracted and extracted the cube root of the stranger's personality, from the monogram worked in green silk flourishes on the south side of his waistcoat to the blue-white diamond that hung pendant from a golden pick and shovel on his scarf. He looked like a perambulating certified check. He commented on the weather. The Major replied in kind. Having threshed out the conventional topics of the day the Major deftly turned the conversation into channels touching on and appertaining to sports and pastimes, incidentally airing his knowledge of and close association with racing in all its moods and tenses.

The stranger was visibly interested—not to say enthusiastic. According to his own ingenuous account of himself he had come from a little town upstate and was on pleasure bent. His knowledge of race horses was limited to two occasions when he had visited the race track. He had won a few hundred dollars. Easy money? He should say yes.

Now, by all the rules in such cases made and provided, this should have been a vineyard worth laboring in. The visitor evidently had money. He was out to look on the lights of a great city; best of all, his faith in the speed king was unshaken. With the eye of experience the Major appraised his man. An angel had arrived to put the kibosh on an unusual run of ill luck. Major Agamemnon Miles heard the whir of the wings. This bird would not escape without losing a few feathers.

With the air of a dilettante the Major descanted on the glories of racing. He was a perambulating encyclopedia of turf lore, and as the meal proceeded he rattled off an exposition on past performance and possibility, rolling glibly from his tongue the names of famous owners and trainers. Absolutely amazing were the anecdotes the Major dealt out regarding his personal association with them, craftily conveying at the same time the impression that he, too, was a man who had plenty of leisure and only sought to mingle with a kindred spirit.

When the waiter presented the check the Major insisted on paying for both meals. The sum total amounted to three dollars and ten cents. He produced a five-dollar bill and told the waiter to keep the change. Did the stranger smoke? The Major ordered cigars of a rare brand. He purchased a handful of them and pressed three on his companion. His newly found friend was munificent in his verbal appreciation of this untoward hospitality. With a fat hand his host brushed aside any attempt on the part of his companion to reciprocate.

"I figgah," said he, "that we are all a-goin' through th' world fo' th' last time. Th' best ain't half good enough fo' a man who knows how to appreciate it. If they evah hold an autopsy on my remains I don't want 'em to find a cash register tangled up with an addin' machine. I guess you remember that old camp-meeting hymn—While we journey let us sing. It always appealed to me mo' than any othah of th' sacred songs. When I die I don't want my friends to accuse me of havin' overlooked any bets or left a sleeper on th' table. When they write my epitaph I would rather have them say, 'Fo' a few minutes he was a spoat!' than git credit fo' inventin' perpetual motion or discoverin' how many folks inhabit the moon.

"What good is a million to a man who can't enjoy a beefsteak smothered with mushrooms? And all the gold of Ophir don't amount to nothin' if yo' can't look into the shank of a wineglass without gettin' hysterics. No, suh; if I find a place in th' Hall of Fame at all I want to be remembered moah as a man who knew how to take the most out of life than a feller who in his latter days was hobblin' round on crutches because life had took all the run out of him. I ain't lost nothin' that I know of in this vale of tears," concluded the Major, "an' I ain't lookin' fo' it."

The stranger nodded a ready assent.

"You have it down right," he agreed. "A short and merry journey has always been my motto. I take everything as it comes, and let her roll. I ain't worryin' about the future, because I have enough laid by to last my time. I made it in a hurry and I figure to let some of it go the same way. What's stirrin' in town? Any racin' goin' on? I'm keen to get a little action."

"Th' season has just closed heah," replied the Major affably, "an' th' hosses have gone up th' line. I always like to see them run fo' my money and I was aimin' to go on to New York; but a mattah of a mortgage due me, involvin' several thousand dollahs, held me ovah. My lawyer is like the balance of 'em—he wants me to be present and supervise the job. It's an all-fiahed nuisance! These infernal attorneys want a feller to hire a dog and do th' barking himself. While I'm waitin' I put down an occasional bet in th' pool rooms across th' river."

"Well, that's good enough," retorted the man from upstate; "any old port in a storm. What's the matter with taking a whirl at them to-day? It seems to me that you and I should get acquainted. By the way, here is my business card."

From his inside pocket the stranger drew a plethoric bill holder. As he opened it the Major rapidly estimated its contents. Neatly folded therein were several bills of large denominations. It looked like a two-thousand-dollar bank roll. Its owner extracted a card and passed it to Major Miles:

BELVILLE D. SMITHERS
NODVILLE HARDWARE COMPANY

"I'm president," he explained.

From an elaborate cardcase the Major likewise extracted his credentials. The card was an expensively engraved affair, bearing the inscription:

MAJOR AGAMEMNON MILES, DIRECTOR
THE ROTURUA EXPLOITATION AND INVESTMENT COMPANY

The stranger glanced over it with approval. He did not have the vaguest idea of the geographical location of Roturua, or what was the nature of the exploitation; but he was impressed nevertheless. Then, too, there was something about the Major's air that precluded asking for an explanation. He just breathed prosperity, from the three pigeon-blood ruby studs that adorned his shirt front to the tips of his immaculately polished shoes. It was probably one of those immense corporations having its headquarters in Wall Street, where the men at the helm of its affairs juggled millions from one hand to the other. He flattered himself that he had formed a very delectable acquaintance.

"I wasn't figurin' on goin' across the river to-day," continued the Major. "I rarely go unless I have a little inside information. It's risky if a feller don't know what's goin' on; so I make it a practice to wait till I get a telegram, which I frequently do. I might wire some of my friends, however—that is, of cou'se, if yo' must go against the game. As fo' me, I'm strong fo' th' stuff that comes direct from th' feed box."

"I would hate to put you out," responded his companion. "I certainly feel like puttin' a bet down. I have a hunch that this is my lucky day; certainly ——"

Up went the Major's hand in protest.

"Yo' grieve me, brothah," said he, "when yo' talk about luck an' hoss racin'. There ain't no such animal. I don't know any spoat that has been figgahed moah down to an exact science than th' speed of th' thoroughbred. Of cou'se yo' ain't acquainted with the ins and outs of th' game; but it's classified knowledge—that's what it is, my deah suh—an' can be worked out as exact as th' rule of three. I shall be chawmed an' delighted to give yo' a demonstration at th' first opportunity." He wheeled round and beckoned to a waiter. "Boy," said he, "bring me a mawnin' papah."

"Out East they are racin' at Sheepshead Bay," continued the Major as he scanned the sporting columns; "an' I guess if we put down a bet at all we had bettah gamble on hosses of class. Yo' can tell a Chinaman by his head, my deah suh. A good race hoss will mostly run up to form, but when yo' bet yore money on a cheap sellin'-plater it's like flyin' in the face of Providence. Lemme see now! Lemme see! Aha! heah's old Melody startin' in th' stake race to-day with a feather on his back, an' he looks like oil in th' can; but th' papah states that it was rainin' last night and th' track will be heavy to-day. That's whah th' real science of hoss racin' comes in, my deah suh. I don't know how th' track at Sheepshead suits him; but that's easily ascertained. Now if yo' will accompany me to my apartment I will introduce yo' to th' real gimick of th' game.

"In This Book I Have a Record of Every Hoss in Trainin'"

"I'm stretchin' a point in this mattah," the Major went on as the man from Nodville entered his room, "because I'm goin' to disclose to yo' a secret system which is absolutely my own and one that I rarely divulge excep' to my most intimate friends. It's entirely original an', I might add, almost infallible. Now yo' probably have noticed this row of cigar boxes, and no doubt yo' thought I was startin' a tobacco store. Nothin' of the kind, my deah suh. Each one of those boxes contains a sample of the soil from every race track in the Union. They are all numbahed, as yo' will observe; and in this book I have a record of every hoss in trainin'. I kin tell at a glance just what kind of a track he favahs—whethah he likes sloppy goin' or is bettah on the dry.

"Take, fo' instance, this hoss Melody. He has nevah raced at Sheepshead befo', but I find that one of his most creditable performances was ovah a muddy track at Latonia. I have it figured as a numbah-thirteen track. Now we will take th' cigar box containin' th' Sheepshead soil, with the sample from Latonia, pour some water on 'em, and see how they compare."

"Why, you have it systematized down to a fine point," interpolated the prospective angel with decided appreciation. "I had no idea there was so much study to the game. I always thought you bet on whatever you fancied and left a good deal to good luck and awkwardness."

"Nothin' could be further from th' truth, brothah," responded the Major as, with the air of a prestidigitator, he poured a glassful of water into each cigar box. "The relative speed of hosses has been a life study with me. It's my one besettin' sin, if yo' want to put it that way. I have devoted much of my leisure moments to it and have found it a most interestin' not to say profitable study. Now if yo' will oblige me by lookin' through this magnifyin' glass yo' will notice that the soil of both is almost identical. A hoss that can run well at Latonia in th' mud should be able to give a good account of himself at th' Bay. Melody carries only ninety-six pounds to-day. He ought to fly in that kind of goin'—provided, of cou'se, he's out fo' it. That's important. Yo' can nevah tell about these hoss trainers."

"Can't you find out, Major?" interrogated the man who wanted action for his money. "It looks good enough on paper for me to bet a thousand or so if we could only get that end of it."

"That happens to be the easiest part of it in this particular case, my deah suh," retorted the Major with emphasis. "Ain't Jim Neville, that owns this hoss, just like one of my own folks? Him and I have fought, bled and died together many's th' time. If yo'll excuse me just a moment I'll go downstairs and send off a message to Jim. We'll have an answer befo' noon."

"Now you're sayin' somethin'!" responded Smithers with added enthusiasm. "Let's go and send it right away. I'll pay for it. There's no earthly reason why you should stand everything. I just won't have it—that's all. I ain't a mendicant. Come along, Major; I'll go with you."

The Major entered a vigorous protest, but the stranger was obdurate. There were many and salient reasons why he did not want any one to accompany him to the telegraph desk in the hotel. In the first place, the Major never intended to send a telegram at all; his system was entirely different. For emergencies of this kind he had a stock of Western Union receiving blanks on hand. He could write a better telegram to himself than any owner or trainer could or would.

Added to that, he did not stand any too well with Jim Neville. There had been a serious misunderstanding about a certain bet a few years previous to this time that had shot holes in the *entente cordiale*. Neville was a man who did not forgive nor forget. His companion hung on to the Major's skirts as though he were a long-lost brother; there was no logical way to get rid of him without exciting his suspicions. It remained, therefore, to take a chance.

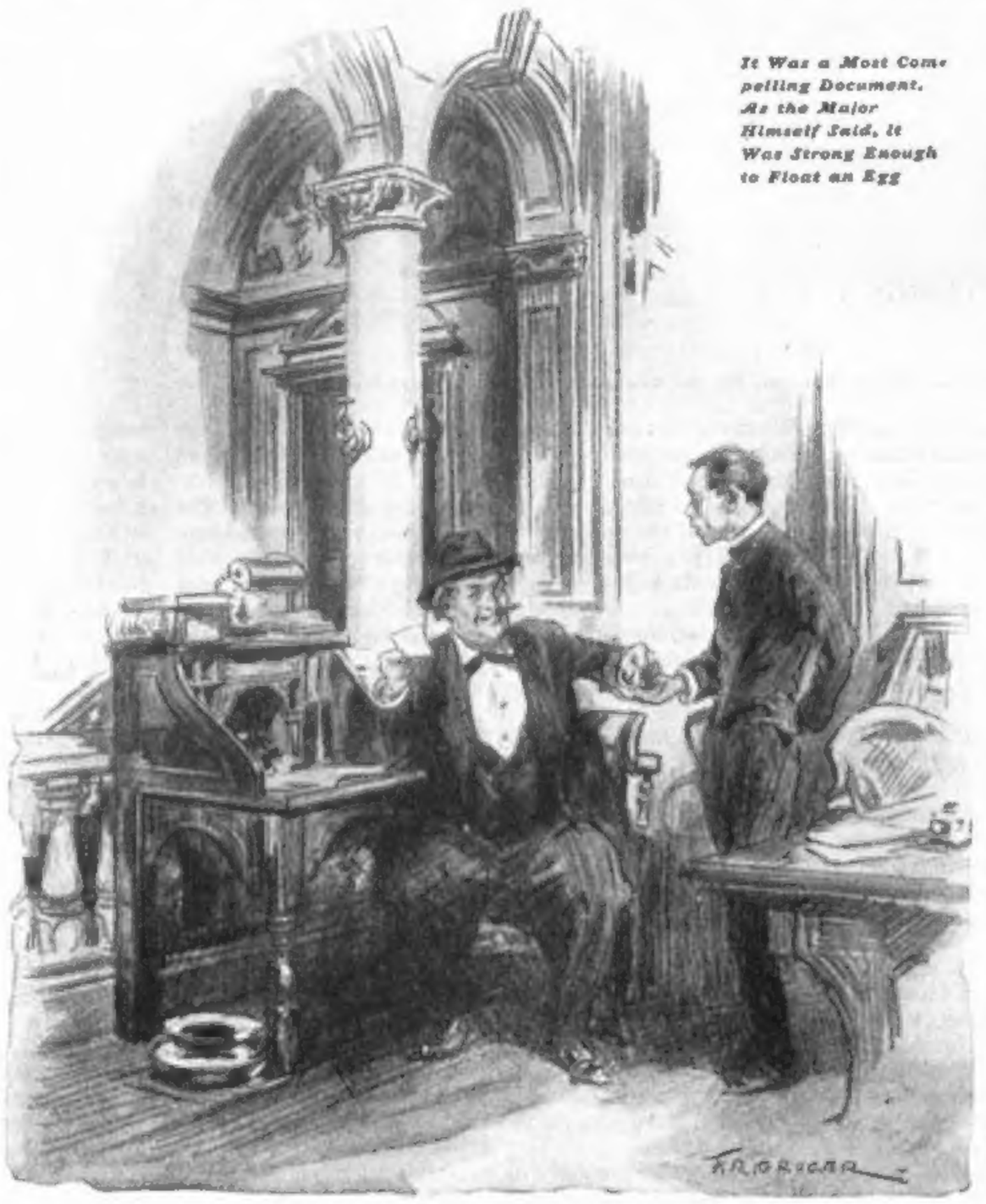
Of course, as the Major figured it, the horseman would not deign to reply; and before that time he could steal away, fix up a fake telegram and plant it with one of the bell boys to be delivered to him at the proper moment. So, with many a flourish, he indited a message and filed it with the operator.

"We shall be in the hotel until one o'clock," said the Major to the young lady in charge. "If a message comes after that time please send it ovah to the pool room at Covington."

Along about the noon hour, when the Major retired to make his toilet for luncheon, he fixed up his telegram and with the salient argument of a large, shining silver dollar arranged with one of the bell boys that it should be delivered to him in the dining room during the progress of that meal. It was a most compelling document. As the Major himself said, it was strong enough to float an egg.

Again Major Agamemnon Miles played the host. He was more than delighted to have an opportunity of entertaining such a distinguished visitor; the pleasure was all his. It was not every day that he was fortunate enough to meet such a charming companion; mere words could not express the honor he felt was being conferred upon him, and so on. When it was a question of dealing out flattery to a fellow sojourner the Major was *sui generis;* he had few equals and absolutely no superiors.

The meal was about over when a bell boy passed through the room, paging Major Miles. "Telegram for the Major!" The Major took it and opened it with a flourish.



It Was a Most Compelling Document. As the Major Himself Said, It Was Strong Enough to Float an Egg

"Just like good old Jim to be so prompt!" he ejaculated as he scanned its contents. "He nevah failed me yet. Just listen to what he says:

"Old horse never better; ready to run race of his life. Track made to order for him. Stand a tap and bet the family plate. "JIM NEVILLE."

"Poor Jim!" soliloquized the Major as his companion eagerly read the telegram. "Poor old Jim is th' best-hearted feller in th' world; but I guess things ain't comin' too easy fo' him lately. Th' real nice thing fo' us to do would be to send him a thousand or so if this hoss of his wins. He'll be a good price and we won't miss it; besides, it costs money to feed an' train race hosses, an' it has nevah been my practice to play th' rôle of a barnacle. How do yo' feel about it, brothah?"

"It looks all right," responded Belville D. Smithers. "Just count me in with the play. I'm not a short skate; and if we make a killing, why of course I'm willing to stand my share. I'll just leave that part of it to you."

So far, at least, all was well. The Major was no mean judge of form. Melody looked like the best bet of the day. If he won he would pocket five hundred of the stranger's winnings ostensibly to send to his friend, Jim Neville. If he did not win a plausible alibi would be in order; and if possible some other method could be resorted to for separating the visitor from the remnant of his bank roll. Underlying the Major's suavity of manner was a grim vein of humor. It was time enough to talk of brewing a toddy when the mint and other materials were on the table.

All the way across the bridge to Covington the Major chatted on various subjects. He possessed a general fund of miscellaneous knowledge that permitted him to ramble far afield without getting tangled in the barbed-wire fences, being one of those men who acquire a grab bag full of frothy information, none of which can be put to practical use. To all appearances he was as care-free as the birds of the air—just a middle-aged gentleman who allowed the world to wag and protested not at all.

When the pool room was reached the Major was in his element. He was a natural-born gambler who never felt so much at home as when playing the game. Melody's price was eight to one; but that was the early quotation; it might be better when the final advices came in. The Major counseled a policy of watchful waiting.

"I guess it will be bettah fo' yo' to do th' bettin'," said he to his newly found friend. "I'll just give yo' th' money. Some few round heah know me and they might be a little scary about takin' a wager of that kind; but, yo' bein' a stranger, they won't suspicion nothin'. I'll just hand you five hundred. As I understand it yo' want to bet a thousand yoreself. Fifteen hundred is about all they'll take at th' price."

The Major reached for the inside pocket of his waistcoat, but withdrew his hand empty, and an admirably feigned look of consternation manifested itself on the broad expanse of his rubicund countenance.

"Well, dog my cats!" he ejaculated. "If I ain't a candidate fo' th' booby prize I'll eat my hat! Heah I've gone to work and left my wallet ovah at th' hotel in my trunk, an' I ain't got time to go back fo' it. Theah's no fool like an old one! I'm evahlastin'ly fo'gettin' things nowadays. If I was rich enough I'd carry a remembrancer round with me. But nevah mind; we can fix that up all right. I reckon I can trespass enough on yore good nature to put down my bet fo' me until such time as I can get back to th' hotel? I will constitute yo' my Pierpont Morgan until then, my deah suh. Melody is now ten to one. We had bettah get that price."

The offhand manner in which the request was made would have disarmed a smarter man than the gentleman from upstate. He immediately expressed his willingness to comply; and, in fact, was engaged in counting out the money when the stentorian tones of a messenger boy rang through the rooms:

"Major Miles! M-a-j-o-r M-i-l-e-s! Telegram for Major Miles!"

As he heard his name called the Major experienced untoward sensations. There could be no telegram for him unless it was a reply to the genuine one sent Jim Neville, and if that individual answered at all it would only be to pour out the vials of his wrath. He was still in a quandary as to what course to pursue when he took the telegram and tore open the envelope. The stranger was close at his elbow, waiting expectantly.

"Better read it, Major, before we bet the money," he suggested, as the latter made a motion to stow it away in his pocket without perusing its contents. "It might be another message from Neville about the horse."

"No, no," protested the Major as he inwardly called down maledictions on the heads of all people possessing the bump of inquisitiveness. "No, no; it's just some pesky business mattah, I reckon. I haven't got my glasses with me, so it will keep until I get home. There ain't no hurry."

He made another attempt to pocket it, but the stranger intercepted him.

"I'll read it for you, Major," said he affably as he reached over and possessed himself of the envelope. "It might be somethin' important and my eyes are as young as ever." There was no help for it and the Major braced himself to face the inevitable. As his companion read the message his face assumed an aspect of unqualified surprise—not to say that of one who has been rudely wakened from an Elysian dream. There was a sinister glint in his eyes as he handed it to his erstwhile mentor on the sport of kings.

"It's from Neville, all right," he said with a chilly intonation. "It's from Neville, all right, and as you haven't got your glasses I'll read it to you. After you have digested it I imagine you will be able to realize that, so far as I am concerned, at least, there won't be any plunging to-day. Here it is, and it needs no eulogy—I guess he loves you like a mule kicks:

"You are an infernal old scoundrel, and I don't want any of your game. You ought to be in jail!

"JIM NEVILLE."

There may be better judges of the psychological moment than the Major, but I doubt it. He needed no interpreter to decipher the writing on the wall, and he regarded his companion with a steady glare that intermingled pitying scorn with superb patronage.

"Yo' have landed in th' wrong surroundin's, my good friend," said he; "yo' don't belong heah at all. Yo' ain't got sense enough to realize that this is a practical joke—sent, no doubt, by some irresponsible race-track cut-up. Yo' are too far away from th' tall grass. What yo' really need is a pair of moral shin boots and a chest protector. I might also recommend somethin' fo' that tired feelin'. Yo' was th' victim of brain storm when yo' thought yo' wanted to bet real money, an' yo' mistook a tin horn fo' a whole brass band. Why, shucks, this ain't th' first time I've seen a long-eared cottontail rabbit masqueradin' as a ravagin' lion! I have the honah to bid yo' good day, suh!"

The Major bestowed on his companion a dignified salaam—one that would have made the late lamented Lord Chesterfield hang his head for very shame. In the sweep of his broad-brimmed chapeau there was the obeisance of a man who felt he had extended the right hand of fellowship unwisely. Endless generations of Beau Brummells could have done nothing but envy the courtly dignity with which he soared beyond the voice of calumny. Every elaborate gesture was in itself a refutation, surcharged with the spirit of a big man, who feels that if he must resent an aspersion on his character it shall be a manifestation of sorrow rather than anger.

The man from upstate was deeply impressed. He began to feel as though he had been hasty in arriving at a conclusion and proceeded to right matters.

"If I have made a mistake and spoke out of my turn I'm ——" he began; but the Major brusquely cut in and left the sentence unfinished.

"Not a word, suh—not a word!" he retorted. "Yo' don' need to apologize. Th' chance acquaintances of a hotel dinin' room have no claims—moral, social or financial—on each othah, that I know of. I make my own songs and sing 'em to suit myself. It's yore privilege to do th' same. Yo'll oblige me by regardin' the incident as closed."

As he concluded, the strident tones of the operator behind the desk centered the attention of the occupants of the room.

"N'York wires in trouble!" he shouted. "Close up th' third race. There won't be no description. Somethin' twisted between here an' Dee-troit. Close her up, Bill!"

The Major was minded to withdraw from the room, but he could not resist the temptation to wait and hear the results. He folded his arms and assumed an air of profound indifference. It was fully ten minutes before the rattle of the instrument in the operator's box announced the fact that telegraphic communication had been reëstablished.

"Here she comes—Winner at N'York," chanted the operator. "Here she comes: Melody won by five lengths—Karl Anderson was second; Al Runyon was third. Next race will be called at three-fifty-five."

Belville D. Smithers' jaw dropped. He felt like a man who had been rushed from the steam room of a Turkish bath to the chill of the street with the thermometer at twenty degrees below. Ten thousand dollars had gone glimmering! He had talked himself out of it. Too much conversation is an awful thing when a man is out to bet his money. He glanced over to where the Major had been standing, intent on making the apology he felt was due; but that gentleman had taken his departure.

Smithers was accounted a wise-enough man as men were rated in Nodville, but it dawned on him now that he had outgeneraled himself. He realized that he was ticketed and labeled as a small-town sport, and reproached himself bitterly for not sitting in the game like one of the elect. Apart from the loss of ten thousand hard, cold dollars, he felt cheapened; and it roweled his inner conscience as the conviction was forced on him that he had unnecessarily insulted a fine old gentleman who had gone out of his way to do him a good turn. In the main Belville D. Smithers was a good, whole-souled fellow at heart. As he retraced his steps across the bridge he fully made up his mind to seek the Major and ask for forgiveness.

From the foregoing incident it will readily be seen that the Major held no brief for Cincinnati. He had labored diligently in the vineyard of his special line of endeavor and harvest-time was still as far away as the millennium.

"Bless Yore Heart, Belville, it's the Unexpected That's Always Happenin' in Business!"

What rankled in his soul was the fact that in various ways he had spent nearly all his available cash in endeavoring to dig up a live one.

Added to all this was the happening of yesterday. The memory of the scene in the pool room would not down. Now he turned over a letter he held in his hand and regarded its contents sadly. It had arrived in the morning's mail and was a genuine tip right from the headwaters. Here was advice from his old friend, Colonel Bill Davis, the owner of Aristides, winner of the Kentucky Derby, telling him to be sure and have a bet on that good horse when next he started.

Aristides was slated to go in the third race that very day. Was ever a good man placed in such a position! Major Agamemnon Miles could remember the time that such an epistle would have drawn subscribers to him like flies to a sugar barrel; but now when one turned the conversation to the subject of race horses prospective simps sheered off into deep water. It was only too evident that they had all been over the route that led from Jerusalem to Jericho.

Major Miles took a rapid inventory of his finances. He had exactly fifty-five dollars left.

"It's like partin' with my right arm to bet it," he soliloquized; "but I'm gettin' so close to th' rails they're liable to tear my spurs off roundin' th' cornahs. So I guess I'd bettah amble ovah to th' pool room an' take a chance that Aristides is a sure-'nuff race hoss. If he brings home th' bacon I'll have enough to kick th' wolf off th' doorstep, anyway."

As the Major pondered on these things a bell boy knocked on the door of his apartment. On a salver he bore the card of Belville D. Smithers.

"Gen'leman says he'd like fo' to see yo', Majah?" he queried.

Major Miles studied a brief moment.

"All right, boy!" said he. "Show him up."

Deep contrition, together with a resolution to make the *amande honorable*, was written on the countenance of the man from Nodville as he entered the room.

"I felt that I couldn't go away without telling you that I've made seventeen different kinds of an ass of myself, Major," he began diffidently. "I guess you have sized me up for the cheapest kind of a country sport; but I'd like to prove to you that I'm not. I can stand the gaff as well as the rest of them; and if you think they haven't stuck it into me and turned it round a couple of times before they pulled it out again you're very much mistaken. It isn't so long ago since a gang of sure-thing highbinders took me for quite a bundle in Chicago and I've been a little leery ever since.

"I realize now that the second telegram was a joke and that you had the right dope all along. My middle name is Happy Hooligan and it cost me ten thousand dollars for the monaker; but I don't care so much about the money, because I'm on the double-eagle side of Easy Street. The main thing I want to explain to you is that I wouldn't wittingly hurt anybody's feelings, much less a gentleman like you, who at my own solicitation endeavored to do me a favor. Of course I know how you must feel about it; but, at the same time, I figure that you are big enough to forget and forgive. I looked all over last night but couldn't find you."

"I know," moralized the Major. "No use tellin' me—I know. Yo' ain't th' first man that mistook a green banana fo' a cucumber because he was too far away from it. It ain't nothin'," he continued heartily. "It ain't nothin'. I can see now that yore heart is located wheah it ought to be; an', aftah all, that's what counts. So far as th' loss of money is concerned, I don't figgah it. Folks has been losin' money evah since th' first coin was minted. I never felt lonesome yet when a few dollahs escaped my observation or refused to let me get intimately acquainted with 'em. I always knew there was plenty of smart men willin' to bear testimony with me. We won't say anythin' moah about it. We'll just file th' happenin' away with th' things we'd soonah forget."

The Major's air was magnanimous. The whole surroundings breathed forgiveness and Belville D. Smithers was profuse in his expressions of appreciation.

"You're a real, first-class sport, Major, and a good fellow besides," he ejaculated heartily. "I felt in my bones that you'd see the matter in the right light. If you ever come to Nodville, believe me, we will only hit the spots that are exactly one mile above the sea level. Yes, sir; if you ever come out our way we'll suspend the rules for your especial benefit. What do you say, Major, if we take another fall out of the pool rooms? I must leave for Chicago to-night; so we might as well pull the bridle off."

"Nothin' would please me bettah," replied the Major, with every evidence of sincerity. "It would afford me unbounded gratification to make th' balance of yore stay both amusin' an' profitable, if it was only to demonstrate to yo' in tangible form that I harbor no ill will for anything that may have transpired; but th' fact of th' mattah is I'm fo'ced to stick to th' legitimate occasionally, an' just now a business deal presents itself which looks so enticin' that it has hoss racin' backed off th' map. Just as yo' came up I was sayin' to myself, says I: 'If my old an' esteemed friend, Captain Miltiades Buford, was heah—if he was only heah or I knew where to get into direct communication with him—I'd go to work and make moah easy money in a couple of days than a national-bank cashier could count in a week.' Yes, suh; easy money is the only term applicable. And dollahs has talked since language was invented."

"Why not count me in on the deal, Major?" interpolated Smithers, eager at any cost to thoroughly rehabilitate himself in that gentleman's good graces. "If you need a partner I'm your man. No use waiting for any one else. Don't be afraid—I won't get a cramp in my arm this time. Give it a name, Major, and I'll do the rest."

The Major tiptoed to the door, opened it and peeked stealthily out. Then, having apparently assured himself there were no eavesdroppers about, he lowered his voice to a whisper.

"It's ice!" he breathed mysteriously as he grasped the lapel of his companion's coat and gave it an admonitory tug. "It's ice!—a trainload of congealed merchandise, waitin' to be made th' medium of th' quickest turn and fo' moah money than any similar investment has evah afforded. Yes, suh—ice! That's what it is! And I want to ask yo', my friend, how would th' Garden of Eden have stacked up if there hadn't been a fig leaf within a thousand miles, eh? A bull market in foliage, yo'll say? Well, it ain't a marker to this."

"Aha!" chortled the man from upstate. "That argument would furnish the momentum for a threshing machine. Aha! Old Mamma Eve on the toboggan for a wardrobe! You must have a formula for manufacturin' gold bonds out of glue, Major. But I'm there, with bells on. What's th' rest of it?"

"It ain't quite that strong," responded the Major, laughing good-naturedly as he brought his heaviest artillery into action. "Yo' are ovah optimistic; but this ice is strong enough to bear up an endless chain of elephants. What would yo' think if I was to tell yo' theah ain't a pound of ice down to Loueyville? No, suh—not an ounce! And heah it is the fifteenth day of July an' th' whole town is wiltin' away! What do yo' know about that? All the operators in the ice plant are out on strike and there ain't enough frozen watah in th' city to make a good health to yo' fo' a field lark."

"Well, how does that affect us, Major?"

"How does it affect us, Mistah Smithers? How does it affect us, eh? Just to this extent: There's twenty full carloads of ice down in th' Westbound & Sebright yards. I can preëmpt 'em fo' a payment of five hundred dollahs down an' pay th' balance as it is delivered at its destination. We can ask and get our own price for it down theah, makin' all kinds of money on the investment. What I need is a partner—somebody to put in a thousand with me and go ha'vers on th' profit. I must act quickly or they will beat me to it. My option expiahs at three-thirty and it's two o'clock now. There ain't no time to fool round and I regyard it as one of th' best things I evah saw in my life."

"All I know about the ice business, Major," retorted Smithers, "is limited to what I find in the bottom of the glass; but, from what you say, this deal looks good. I'll take a shot at it, though you will have to handle the details. I must hustle along to Chicago to-night. Here's a thousand. You know my address. When you have the deal all closed up just send me my bit."

The Major took the bills from the extended hand of Belville D. Smithers as a drowning man would grasp a life preserver.

"I know yo' will excuse me leavin' yo' in such a hasty manner," he bubbled; "but I'll have to be on my way. It ain't like the old days. When a feller's tied to th' wheel of business now he has to keep turnin' with it. So long, my deah suh—so long! Take care of yoreself till yo' heah from me."

The Major darted out of the hotel, hailed a passing hack and conjured the driver to emulate Jehu the son of Nimshi. He was barely in the nick of time as he rushed to the desk of the pool room across the river and pushed a roll of bills at the cashier.

"Five hundred on Aristides!" he exclaimed. "Yes, yes! Give it to me right on his nose. If I win I want to get moah than th' price of a cigar. Two thousand to five hundred? That's right. Thank yo', suh." Then he settled down to await the result.

On a raised platform sat the operator. He was an old-young man, with tragic lines on his face. With other beginnings he might have been handed down to posterity as a most compelling Hamlet; but as it was he was famous for the unique manner in which he described races. It was a positive joy to listen to him intoning his words after the style of an old-time camp-meeting preacher. Many a man who has played the ponies in his salad days will smile as he reads this. He will say to himself: "Gosh! That's old Fire-Up!"

"They're at th' post at Sheepshead, my brethren," he drawled. "Ah! They're at the po-ost at th' Bay. Thirteen of th' flower of th' flock, my brethren! It's a hoss race, ah! Worth goin' miles to see, ah! Yes, my brethren, it would pay for a journey from Greenland's icy mountains to India's coral strand, th' long way round, ah! Nine furlongs out of th' chute, an' folks are tearin' each others' clothes off tryin' to get their money down. It's th' bettin'est race of th' season, ah! Aristides goes—good little Aristides, the hoss that won th' Kentucky Derby this spring! He's a ramblin' rascal. When you see Aristides the air is full of hoss, an' he's got his satin slippers on to-day. I'm bettin' on him myself, because I want to face th' light, my brethren. It's th' 'pinted time. He's th' Big Train this afternoon—th' Mockin' Bird Express from th' Sunny South. He'll carry th' tidin's, ah! Swing low, sweet chariot!"

"Tick-tick, rick-a-tick, rick-a-tick-tick, arickarick-arick!" went the sounder.

As the operator noted its dots and dashes his face brightened.

"It's rainin' at th' Bay!" he exclaimed. "Rainin' cats an' blue-tailed monkeys; an' that's where Aristides lives. He's a mud-runnin' Amarabalis! Why, folks, he don't never eat up his feed until they throw a little wet clay in his box! Git aboard, everybody—aboard, everybody, an' pull in the gangplank. Git aboard! It's th' last call! Toot! Toot! Thar she goes! Thar she goes! They're off at Sheepshead—all in a bunch. At th' quarter: Sir William by half a length. Jasper is second by a length. Aristides is third! Th' balance of th' field are trailin' close up. At the half: Sir William by a length! War Eagle is second by two lengths! Aristides is third, goin' easy an' smilin', my brethren! At th' three-quarters: War Eagle by half a length! Sir William is second by half a length! Aristides is third, just gallopin', with his head pulled round sideways! Into the stretch: Aristides by a head! Sir William is second! Jasper is half a length behind, but he's comin' fast! Go on, you Aristides! Don't you wait for no refreshments now. My name is Root from Rooterville! Give that jock your heart, Aristides! Give him your heart!"

For a brief interval the telegraph instrument was silent. Then again the little sounder began to tick off its message.

"It's a close finish," announced the operator without moving a muscle of his impassive countenance. "It's a tight fit an' this suspense is horrible. Everybody kneel down an' pray."

There was another nerve-racking interval that measured a lifetime to the Major. It was followed by the ominous click of the Morse code. The operator leaned forward for a brief second to listen. Then he lifted his long arms and waved his hands, palms outward, to the assemblage below him.

"Th' bright young man at the other end of th' line tells me that Jasper lucked home by an eyelash," he droned in dull monotone. "Aristides was second and Sir William was third. We will now sing our closin' hymn, my friends, an' th' Mutual Admiration Society will go into executive session. The remains will be interred privately." Then he raised his voice and, by making a megaphone with his hands, attracted the attention of the bartender at the other end of the room. "Fire up, Jim!" he shouted.

Major Miles departed that same night for Louisville. With what little capital he had left he would endeavor to shake off the hoodoo that had been pursuing him so relentlessly. There was nothing like a change of scene, he argued, for a man who was down on his luck. Who could tell? Opportunity might be waiting round the corner. On the evening of his arrival at the Falls City he crossed the river to Jeffersonville and lost half of his available cash against the faro bank. The next day he visited the pool rooms and dropped a hundred more. He was again down to bedrock. The jinx was still on the job. He felt an insistent call to gird up his loins and sally forth to spoil the Egyptians.

Sometimes, however, the whole face of the globe reduces itself to the proportions of an ordinary back yard. About a week after his arrival he was strolling down the street toward the old Galt House when he turned a corner and ran headforemost into Belville D. Smithers, his erstwhile partner.

Here was a situation of which he had never even remotely dreamed. He had figured all along that the latter had gone to Chicago and that it would be weeks or even months before he saw him again, during which period he would have time to rehabilitate himself. This was only another demonstration that Providence was wielding the big stick; but the Major had been in many a tight corner in his life; and if he were at all gifted it was in the matter of extricating himself from untoward, unforeseen and disastrous happenings. Not without a supreme effort, however, did he brace himself and take time firmly by the forelock.

"Why howdy, Belville—howdy?" he exclaimed with a marvelous display of affectionate enthusiasm. "I'm bettah pleased to see yo' than if somebody had left me all th' money in th' United States Treasury. Yo' must be travelin' by airship! What in th' 'nation brought yo' back to this po'tion of th' map so soon? I'm ovahjoyed to see yore smilin' countenance. What was the mattah with th' Windy City? Did they make th' pace too hot fo' yo'?"

"Just landed, Major," replied Smithers. "I've been rollin' 'em pretty high lately. I thought I'd run over to

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BANKING FOR EVERYBODY

By WILL PAYNE

ILLUSTRATED BY W. H. D. KOERNER

IF YOU should pick out the very smallest bank in the United States—which would consist mostly of a varnished pine counter, a green wire screen and a cast-iron safe in the corner of a twenty-by-forty general store—and ask that a note for one dollar, running thirty days, be discounted, the indignant cashier would tell you to apply at the peanut-and-candy counter next the show window; but about the largest—and probably, on the whole, the most useful—bank in the world will discount a note for one dollar as cheerfully as for one million, and at the same rate of interest.

Last year the Bank of France discounted some twenty-eight million pieces of commercial paper having a total value of more than three billion dollars; so that the average amount of each piece of paper discounted was only about one hundred and fifteen dollars. However, practically half of all those notes or bills were for less than twenty dollars each; some of them were for so little as one dollar, while the aggregate of notes or bills running from five to fifteen dollars each reached hundreds of millions of dollars.

"Where does this tremendous mass of little pieces of commercial paper come from?" I asked the vice-president of one of the great joint-stock banks of France. "We practically never see business paper of such small denominations in the United States. There the proprietor of a country-town news stand would think himself disgraced if he had notes of three or four or five dollars outstanding."

"In the first place," he replied, "France is a country of poor people. Your big private fortunes are almost unknown here. A great part of the country's business is in the hands of small people. Take, for example, the Bank of France itself. Its capital is thirty-six and a half million dollars divided into two-hundred-dollar shares. One-third of these shares is held by people who own but one share each, and for the whole capital the average is only five and a half shares for each holder. In connection with the introduction of the income tax the government has made some very careful estimates; and it concludes that out of each hundred inhabitants only one and a third have incomes amounting to as much as one thousand dollars a year."

"We have plenty of poor people and small businesses," I suggested; "but they don't give three-dollar and four-dollar bankable notes."

A Great Part of the Country's Business Is in the Hands of Small People

"Our credit system is different," the banker replied. "I can illustrate it this way: A cotton factor sells a consignment of cotton to a spinner on sixty days' time. Immediately he makes a draft—or draws a bill of exchange, as we should say—on the spinner for the amount, the bill being payable in sixty days. The spinner accepts that draft by writing his name across the face of it. The factor indorses the draft by writing his name across the back and then discounts it at his bank.

"The spinner turns the cotton into yarn, which he sells, say, to two different weavers. On each of them he draws a bill of exchange for the amount, payable in sixty or ninety days. The weavers accept the bills; the spinner indorses them and discounts them. The weavers make the yarn into cloth, which they sell to twenty different establishments. On each of the twenty the seller draws a bill of exchange for the amount of the bill, payable in sixty or ninety days. These bills are accepted by the drawees, indorsed by the drawer, and discounted by his bank.

"These twenty purchasers use the cloth in various ways. Some of them may make it up into blouses or other garments, which they sell to retail shops. Others may sell the cloth to retailers. In one form or another the cloth is distributed to retailers all over France. One bolt of it may go to a dealer in a village up toward the English Channel, another to a dealer in a village down toward the Pyrenees; but wherever the goods go a bill of exchange for the amount goes with them. This bill is accepted by the purchaser of the goods and indorsed by the seller, who then discounts it at his bank.

"That is how so great a mass of small pieces of commercial paper comes to be discounted by the French banks. If a retail dealer buys a keg of nails and ten pounds of sheet iron, or a box of thread and a bolt of calico, a bill of exchange for the amount is drawn on him. He accepts the bill; the seller indorses it and then discounts it. Broadly speaking, whenever goods move a piece of paper is created which the banks discount, so the seller gets his money immediately. With you," he added, "the wholesaler or jobber, in selling goods to a retailer on sixty or ninety days' time, merely makes a charge on his books, which the retailer liquidates by remitting a draft or check at the specified time."

"Well, sometimes he does," I observed. "A good part of the time the specified sixty or ninety days is simply a figure of speech, and the retailer pays when he gets round to it."

Probably the weakest spot in American business is the retail credit system—with all due respect to those eminent political economists who think there are no weak spots outside Wall Street. Country merchants, as a whole, extend credit not only liberally but prodigally; a considerable part of their bills receivable are payable, in fact, at the debtors' convenience. There is no question that this is a great handicap to the country retail trade. A country store need not run very long on this wide-open credit system before bills receivable absorb a considerable part of the merchant's capital. This means that he cannot pay the wholesaler until his patrons pay him. Probably free-and-easy credit has wrecked more small retail business enterprises than all other causes put together.

If the retailer does not pay his own bills promptly he is at a continual disadvantage in buying goods. If he is free and easy with credit, that puts him at a continual disadvantage in selling also. Jones buys twenty dollars' worth of goods of him and pays spot cash; Smith buys exactly the same goods at exactly the same price and pays in six months—which means that the merchant is either overcharging Jones or undercharging Smith, for twenty dollars spot cash is a greater value than twenty dollars paid in six months.

That the retail credit system—because of its disadvantages both on the buying and the selling side—tends to send cash trade to the mail-order houses I have not the least doubt. Sales of one mail-order house have more than doubled in the last five years, rising from forty million dollars in 1908 to ninety millions in 1913—all spot cash before the goods move. This is a big item, and this is only one of a good many concerns that cut deeply into the country retail trade, selling for cash.

To devise a practicable method of getting the country retail trade on a virtually cash basis would accomplish far more good for small, independent business in the United States than the judicial bursting of a hundred trusts. Whether any such method can be devised I do not know; but if the retailer were obliged to meet his own obligations on the nail, as the French dealer is, it might possibly assist him to get a firmer hand on his own bills receivable. Our device of a book charge naturally lends itself to lax payments.

Under the French system, when a retailer buys anything he accepts a bill of exchange for the amount. The bill is discounted at the bank and he is expected to pay it on the exact day it falls due—not next week or at his convenience. The fact is, lax payment is much more a matter of habit than of necessity. There is no reason why a solvent farmer should expect a grocer or dry-goods merchant to let a bill run month after month. If he is solvent he can go to the bank and borrow the money.

There is no probability that the whole French system of accepting bills of exchange will ever prevail in this country.

"Until it comes to the last link in the chain—the retailer—we do it the other way round," said the president of a big commercial bank in Chicago. "A Paris jobber or wholesaler who bought goods on sixty days' time would accept a bill of exchange for the amount and the seller of the goods would discount that bill at his bank. The Chicago wholesaler, instead of taking sixty days' time, would come in here, borrow the money, pay cash for the goods and get the discount for cash. Or, if it were a very large amount, the wholesaler would give his notes to a commercial-paper broker and the broker would sell them to a number of banks."

The French Discount System

"EITHER way the banks finance it—across the water by discounting an accepted bill of exchange for the seller of the goods; in this country by lending money to the buyer of the goods. Our buyers prefer that, because they know the advantage a buyer possesses when he has the cash in his fist. An American house that is doing business properly and has the capital and credit it ought to have prefers to finance itself—that is, to borrow what it needs from the banks and discount its bills. Of course a great many retailers do the same thing. For the others, a system of acceptances might be useful."

Certainly the French system involves rather greater punctuality of payment on the retailer's part. The commercial banking of France is done mostly by half a dozen big banks, with head offices in Paris and branches throughout the country. It is mainly these banks that discount the bills of exchange in the first instance. A wholesaler will keep his account in one of them. The commercial paper he receives as he sells goods will be indorsed by him—making two names, his own and the name of the purchaser of the goods, who has accepted the bill—and his bank will then discount it, placing the proceeds to his credit.

The commercial bank will keep the paper a while, then indorse it—making three names, that of the buyer of the goods, of the seller of the goods and of the commercial bank—and discount it at the Bank of France. This commercial paper does not run over ninety days, and the joint-stock bank invariably keeps it for some time before offering it for discount at the Bank of France.

"We could discount paper for our customers to-day," a Parisian banker explained, "and take it over to the Bank of France to-morrow. Undoubtedly the bank would discount it for us if we wished, but our standing would suffer. If we offered paper there very soon after we had discounted it the bank would conclude that we were doing business with insufficient capital and begin to look askance at us; so we always keep the paper for some time before discounting it at the Bank of France. So do other banks; in fact, last year the average maturity of all the bills held by the Bank of France was only twenty-six days."

Now if you figure on that a moment you will get some amazing results. Remember the Bank of France has only one discount rate for commercial paper, which applies to the smallest piece as well as to the largest, and that this rate is a very low one. For many years it has averaged about three per cent a year. It has stood at three per cent as long as six years at a stretch without a change, and has been as low as two per cent for a whole year. Remember also that these small pieces of paper originate all over France, and that the bank, having discounted them, must send them out to the homes of the makers and there collect them.

A note of twenty dollars, having twenty-six days to run, discounted at three per cent, will yield four cents and a quarter. If the note were only half as large—as many of these notes are—or had only half as long to run, the yield to the bank, of course, would be practically two cents. That a bank could handle a note, perhaps sending it two or three hundred miles for collection, for two or four cents seemed rather incredible, and I went back to my first banker to inquire about it.

Almost Everybody Saves Whether He Has Any Money for Other Purposes or Not

"Certainly, the Bank of France does just that," he assured me. "The note must be for at least one dollar and have at least five days to run. In other words, the bank takes five days' interest as the minimum. And the discount must yield at least two cents. If your twenty-dollar note had only five days to run, the discount at three per cent would come to a little less than a cent; but the bank would take two cents. There is a further requirement that each transaction must yield five cents. If you should take just one note for twenty dollars to the bank for discount the bank would not handle it for less than five cents; but practically nobody ever does take a single small note to the bank for discount.

"These notes—or bills of exchange rather—arise from the sale of goods, as I explained to you before; so anybody having one bill would have several. Going to the bank, he would take a number of bills to be discounted at the same time; so for practical purposes the five-cent provision may be ignored and the requirement that each note must yield at least two cents is the only one that counts. If the discount at the regular rate yields two cents, then there is no further charge. The Bank of France will discount the note, give the owner the proceeds, hold the note until maturity, and then send it for collection.

"There is one further provision, however—and that is, the paper must be payable at a place where the bank has a branch or agency. There are five hundred and eighty-three such places, so the bank's branches or agencies pretty well cover the country.

"Collection involves one expense to the banks here that American banks do not have to meet. With you a note is usually payable at the bank. When it matures the bank expects the maker to walk in and pay it; but our commercial paper is almost invariably payable at the shop or office or home of the drawee. So the French bank has to send its messenger round to the drawee and collect the money over his counter. Of course you see the cocked-hatted bank messengers, with their big leather wallets, everywhere in Paris and other French cities."

"And the Bank of France does all that for two cents?" I asked again.

"Certainly," he replied; "and makes a very handsome profit too. The other banks, in fact, sometimes use the Bank of France as a sort of free collection agency. It has establishments in more towns than any other French bank. We, for example, may have discounted paper the makers of which live in small places where we have no branches. In that case we may wait until the paper is nearly due and then have the Bank of France discount it, because that is the cheapest way to get it collected."

I recalled that for many years, until recently, New York banks would not accept a check on a Chicago bank except at a discount—or, rather, after deducting an exchange fee. Not only in New York but in other central reserve cities the clearing-house associations adopted rules making it obligatory on all member banks to charge exchange on out-of-town checks. On small checks the exchange fee was ten or fifteen cents. The banks defended this arrangement on the ground of the expense involved in sending a check out of town and collecting it.

The Bank of France Open to All

NOW, when a Chicago check was deposited in a New York bank, that bank would mail the check to its correspondent in Chicago along with a great many other Chicago items. The Chicago correspondent would collect the check through the clearing house, which meant that it took the time of two clerks for about half an hour to collect hundreds of checks; but the Bank of France will discount, at Paris, a little piece of paper made in some remote town, hold the paper to maturity, then send it to its agency in the town where it was made, and the agency will send a messenger round to the maker's shop to collect the money; and for the total service, including advance of the money, the bank may get only a few cents. Apparently our banks have something to learn.

The Bank of France, it should be understood, is a privately owned institution. The government has no ownership in it; and the management, though never overlooking the institution's obligations to the state and the public, also never overlooks the pious duty of making the largest possible profits for stockholders compatible with those duties. As a matter of fact, the bank is a very profitable concern, and its shares sell at more than double their face value.

Anybody can open an account with the Bank of France—that is, anybody whose standing would entitle him to have an account in any bank. The only restriction is that the deposit must amount to one hundred dollars at least and the depositor must keep that sum to his credit. And the bank will discount paper for anybody who has an account with it on the same terms and at the same rate that it discounts for other banks.

This is true not only of the head office at Paris but of all the branches throughout France. The village grocer, if there is a branch of the bank in his town, can keep his bank account with it, provided he begins with a deposit of a hundred dollars; and the bank will then discount for him whatever bankable paper he has at the same rate the head office in Paris charges on the largest loans—usually, in fact, at a somewhat lower rate.

In this country, nine times out of ten, the cheapest money is that which the banks lend at New York on Stock Exchange collateral; but in France that is the dearest money. The French banks, including the Bank of France, will lend on collateral; but they charge more on such loans than on commercial paper. The reason is that under the French system bankable commercial paper is as good as gold. A bank or an individual holding such paper can take it to the Bank of France any day and turn it into money by paying a discount of about three per cent a year. Under our new banking system the same condition as to banks will prevail here, and we may expect to see commercial paper get preference over Stock Exchange loans, as it does in France.

Accepting deposits and making discounts for anybody who chooses to apply and who conforms to the requirements, the Bank of France is to an extent in active competition all along the line with other French banks—especially with the four great credit companies, corresponding to what the English call joint-stock banks, which do a great part of the commercial banking of the country, each of them having a head office at Paris and numerous branches elsewhere.

The merchant in a provincial town, for example, may keep his account with the branch of the Bank of France, or with the branch of the Crédit Lyonnais across the street, or the branch of the Société Générale round the corner; but in spite of this competition the relations between the Bank of France and the other big banks are cordial.

Free-and-Easy Credit Has Wrecked More Small Enterprises Than All Other Causes Put Together

Aggregate deposits on open account of the four big companies, in fact, are six or seven times as large as like deposits in the Bank of France. Open-account deposits of the Crédit Lyonnais alone are three times as large as those of the Bank of France.

The reason is, the big commercial banks can offer depositors, on the whole, better terms than the Bank of France. In the first place they pay interest on deposits, while the Bank of France does not. The interest is low one-half of one per cent a year at present on open-account balances - but they figure things exceedingly fine in France and the payment of even a low interest is a factor in attracting deposits.

Quite as important, or perhaps even more important, the Bank of France must have three signatures on every piece of paper it discounts except in the case of loans on collateral; while the other big banks discount paper with two signatures. The bill of exchange, which makes up the great bulk of French commercial paper, has two signatures as a matter of course the signature of the man on whom the bill is drawn and who accepts it, and the signature of the drawer of the bill, who indorses it; but if the drawer wishes to discount the bill at the Bank of France he must get a third signature, though any of the big commercial banks will discount it for him as it stands. When that bank takes the paper to the Bank of France for discount its signature is added, making the three the Bank of France requires.

So the big commercial concerns do not much mind the competition of the Bank of France in the general banking field; and they can well afford to overlook it in consideration of the great service the Bank of France performs for them. As it will always discount their commercial paper they are not obliged to keep a large sum of dead cash as reserve. The Bank of France will transfer money for them without expense to any place where it has a branch. If the Crédit Lyonnais wished to remit a sum to its branch at Dieppe it would simply notify the Bank of France, which would notify its branch at Dieppe.

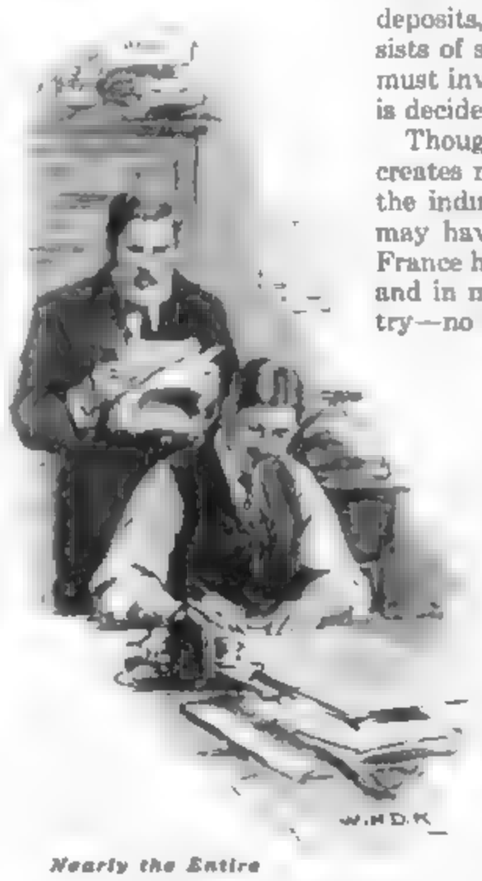
The French Army of Small Investors

NEVERTHELESS, the Bank of France does have direct business relations with a great number of individuals. A hundred thousand persons, for example, leave their securities in its hands for safeguarding, which indicates another and very important function of French banks.

Here is the head office, in Paris, of a big commercial bank—a spacious four-story building extending through a long block from one street to the next. The entire rear of the building is a safe-deposit vault. On each floor is a space about two hundred by four hundred feet, down which run rows of tall steel chests, each chest containing a dozen or a score of individual safe-deposit boxes. Altogether there are forty-five thousand of these boxes, rented to clients of the bank for the safeguarding of their securities.

However, these individual boxes are, so to speak, for the plutocrats among security holders. The smallest of them would hold a tidy bundle of bonds and leave a good space for the family silverware. The rent of the smallest boxes is eight dollars a year.

On the other side of the building, occupying a like space, is a duplicate set of boxes for the use of the bank. It is over there that the small investor keeps his one or two bonds, or his certificate for five shares of stock—or, rather, the bank keeps them for him. The small investor, in fine, hands his securities over to the bank for safeguarding. The bank gives him a receipt for them; and he can cut off a coupon or examine the securities or take them away at any time he likes.



Nearly the Entire Correspondence Is Handwritten

How many small investors are accommodated in the huge four-story vault on the little man's side I do not know and the bank did not care to tell me, for competition among French banks for small investors is even keener, on the whole, than their competition for commercial depositors. It is of record, however, that this bank has over four hundred and fifty thousand accounts. No doubt a great part of them are investment accounts.

A very important part of the profits of French banks comes from the distribution of securities among an immense number of small investors. The following dialogue between a committee of the National Monetary Commission and a French banker shows how it is done:

"Our information is that you always endeavor to have a certain class of securities on hand which you can recommend to your depositors, and that your recommendation is practically equivalent to a sale; that you sell an enormous amount of securities and at times undertake large issues. Can you state the largest issue you have recently purchased?"

"There are two kinds of such operations—first, when we are alone in the operation; second, when other bankers are interested with us. The largest recent issue in connection with other bankers was the Russian five per cent loan of twelve hundred million francs. What is very important in our way of floating a loan is that the sales are made in small quantities; the transaction is completed in a very few days, and each of our customers buys only the number of bonds corresponding to his investment requirements."

"As a matter of fact, they will buy anything you recommend?"

"Yes; and even with a very large issue. The bonds do not remain long on the market, because in our country savings are very extended. Every one saves his money. The small savings of France are the wealth of the country. By examining the balances of our customers we can know whether they want to invest or not, and then we endeavor to have stocks and bonds to offer them as they require them."

If the bank management sees that a customer has a little spare cash on hand it knows, as a matter of course, that he wants to invest it, and offers him a bond or share of stock—the bank's recommendation being equivalent to a sale. It is nearly all small business, the average investment made through French banks being only about three hundred dollars. The bank's commission is usually small; but in the aggregate this investment business yields a large profit.

Offhand, to an American, it seems rather strange that French banks should have any profits to speak of. The interest rate there is the lowest in the world. Even in the fall of 1907, when our panic sent rates jumping in London and Berlin, the Bank of France rate went no higher than four per cent; and for many years the average has been but little above three per cent. The commercial banks sometimes charge one per cent higher than the official rate.

On the other hand, in times of very easy money they often lend below the official rate. They pay interest on deposits, and by far the greater part of their loans consists of small pieces of short-time paper, to handle which must involve much clerical labor. Yet banking in France is decidedly profitable.

Though the direct competition of the Bank of France creates no friction between it and the commercial banks, the indirect effect of that institution on banking profits may have been considerable; for no doubt the Bank of France has been instrumental in keeping interest rates low and in making them virtually uniform all over the country—no higher in a country town than in the capital.

With its branches almost everywhere the Bank of France exercises a potential competition that the other banks have to keep in mind. Probably, on the whole, it has been the most useful bank in the world. It floated the country through the great crisis of the Franco-Prussian War and the Commune without, so to speak, batting an eyelash.

One item that ought to militate against profits is clerk hire, in which regard the French banks seem fairly prodigal. In that head office at Paris whose safe-deposit vaults I have described nearly five thousand clerks are employed, and in its various branches the same bank employs nearly ten thousand more.

One reason for this army of clerks is that everything is done by hand. Besides the large and light main banking room, the head office contains a spacious and handsomely furnished suite of rooms for patrons, which looks, in fact, more like the parlor of a pretentious hotel than anything we are accustomed to see in a bank. There are various admirable decorations and appointments; but, aside from two typewriters that are used for special purposes in the secretary's office and one ordinary contrivance for copying letters, there is not a machine in the entire establishment.

A country-town bank in the United States which transacts in five years about the volume of business handled here in a day will have its adding machine; but here all additions are made by hand. Nearly the entire correspondence is handwritten. If a letter or other object is to go from one part of the establishment to another a messenger carries it.

"Why don't you get in some machines?" I asked.

"You see, we have all these people here; if we displaced them by machines, what would become of them?" was the reply.

No Quick Lunches for French Bankers

THE bank looks out for the welfare of its clerks in other ways besides keeping them at tasks that machinery could do much better and cheaper. For one thing, it provides a large restaurant for their exclusive use, where excellent food may be had at about half the price they would pay elsewhere for the same fare and service. And every clerk has from one and a half to two hours for luncheon.

"They are not supposed to take more than two hours or less than an hour and a half," the banker explained.

To be sure, the Continental midday repast is never any such fifteen-minute gobble as it often is in this country. Usually it is the most substantial meal of the day. Business men frequently go home to partake of it leisurely with their families. The bank clerk in his restaurant takes the various courses without haste and then has ample time to encourage his digestion with nicotine and conversation before returning to work; but from an hour and a half to two hours out of the middle of the day for the entire clerical force must greatly slacken the machinery.

The Indignant Cashier Would Tell You to Apply at the Peanut-and-Candy Counter

In other respects their banks are rather prodigal of clerical labor and time. The French banking office is always liberally furnished with tables and benches, so that customers may sit down while awaiting the deliberate operations of the concern. If you watch the paying teller's window, for example, you will see a man come up to it and hand in a check, then step over and sit down until the teller is ready to hand out the cash.

"Why are they so long about it?" I asked.

"Why, the teller," said my informant, "has to send the check back, first to see whether the drawer has sufficient money to his credit to cover it, and then to see whether the signature is genuine. That takes quite a little time."

"Then the teller is not supposed to know whether the signature is genuine?"

"Oh, no; with so many accounts he could not remember them all."

"In the United States," said I chestily, "when you stick a check through the teller's wicket he throws the money at you before you can draw back your hand. Instead of taking ten minutes to a check, he will pay ten checks in a minute."

The courteous official who was showing me over the bank made no reply, but modestly averted his eyes, as sensitive men usually do when a shameful thing happens. Evidently he thought Americans were even more expert at drawing the long bow than I claimed they were in paying checks; in fact, checks are comparatively little used in France or elsewhere on the Continent.

The Bank of France keeps about a billion and a quarter dollars of banknotes in circulation. With these notes, and gold and silver coin, payments are usually made instead of with checks as in this country.

"Do your farmers use checks in making payments?" a Paris banker was asked.

"Only in very rare cases," he replied.

"How about your tradesmen all through the small towns, and the doctor and lawyer and other professional men? Would they draw the money from the bank and pay their bills in cash?"

"Certainly; most of them."

(Concluded on Page 38.)

THE MORNING-GLORY

By Charles E. Van Loan

ILLUSTRATED BY ARTHUR WILLIAM BROWN

"Always Ask the Butcher for Your Favorite Cut! Will You Eat It Here or Shall I Wrap It Up for You?"

THE minute I spotted Charlie Wall in the grand stand, trying to hide behind a post and not getting away with it because the post wasn't three feet wide, I knew why he was there: he wanted to get a line on young Avery.

Charlie is a big league scout. We were in the National League together. He was with Detroit and I was with Washington. I suppose a lot of young men who don't know the history of their country will bawl me out for that statement, but both those towns were in the National League in 1888, just before the Brotherhood War.

Personally I don't think Charlie Wall is such a whale of a judge of a baseball player, but he makes his boss think so and that's what counts. He looks us over about every so often. Three years ago I tipped him to a second baseman, who's up there yet, playing a wonderful game for the Pink Sox. Last season Charlie picked a lemon from the Maysville Club. I tried to tell him Gilmartin wouldn't do—that he was a bad judge of a fly ball and got rattled in a pinch; but no, Charlie must have him. He got him, and Gilmartin fell down so hard that he jarred the whole state of Texas. They never even took him North with the team; so I don't think a whole lot of Charlie Wall as a scout. I don't know how he gets by.

In this league we have a fair sprinkling of old heads who know the game but are about ready to quit the pastiming; and the rest of the players are kids out of the schools and off the sand-lots. It's the kids that the scouts are after these days. They're catching 'em younger than they used to. John McGraw and Connie Mack are responsible for that. Those managers have been winning pennants with young blood and nowadays all the scouts are cradle robbers.

In my time a man wasn't a regular ball player unless he had a mustache like a blacking-brush. Managers didn't go very strong on the veal in those days. I'd like to stack some of these whiskerless wonders up against men like Keefe, Ewing, Johnnie Ward, and hitters like Anson, Brouthers and Beckley and see whether there'd be such an awful difference.

However, to get back to Wall—I knew he wasn't after anybody on my team, because I didn't have anybody that was worth seven dollars. Mike O'Bannon did. Mike is the manager of the Yorkville Tigers, and his club was with us for a four-game series. He had about the sweetest-looking outfielder that I remember—a kid named Jack Avery.

This boy broke in, fresh from the high school, with the fuzz still on his face. He looked like a ripe peach—and he was one. Joe Hollister, the saloon keeper, was East season before last and saw some of the games, and Joe said the first time he saw Avery play he was another Ty Cobb, sure. I don't know as to that—I've never seen Cobb, but I'm here to state that I've seen enough ball players to consider myself a judge, and no youngster in my recollection ever looked better than Avery did at the beginning of the season.

Mike O'Bannon had him in center field, with experienced men on each side of him; but if you had told a total stranger there was a raw recruit in that outfield and asked him to pick the man, it's a cinch he would have needed three guesses. Avery was so fast and handled himself so well that he made those experienced men look like truck horses.

The very first game he played against us was enough for me. In the second inning Wheaten was on third, with one out. Cal McMillen whaled out a long fly to center. The boy had to go back for it, but when he made the catch he was facing the grand stand and setting himself for the throw to the plate. Wheaten is no snail on the bases, but it looked like such an easy score that he didn't exert himself. Avery took a step forward and cut the ball loose. It passed ten feet over the second baseman's head, traveling with the speed of a bullet; and Gilhooley, the Tiger catcher, never moved out of his tracks for it. Wheaten was out by ten feet—out so far that it made him look foolish.

That chain-lightning peg was what started me to watching the kid to see what else he had, if anything. Sometimes a ball player will have a great throwing arm and no head; sometimes he'll be all head and no arms and legs. Avery had the full equipment.

He was as fast as a deer on his feet, covered as much ground as a department store, and seemed to judge a fly ball the second it left the bat. He played the liners and the grasscutters like a shortstop and used horse sense in throwing to the infielders. He never made one of those lightning pegs when there was no chance to get the man. He could hit any sort of a pitcher you had a mind to put in the box—southpaws and spitters didn't bother him in the least. When he got on the bases he worried a pitcher almost to death, and when he slid to a bag he jumped straight for it and then threw his body round sideways—the Chicago slide, we used to call it.

Of course there were a lot of things he didn't know—you couldn't expect him to be on to the finer points of the game—but he picked up the real league stuff like a pigeon picks up wheat, and I could almost see him improve from day to day.

It was in May and the season was about two months along when I spotted Charlie Wall in the grand stand.

"Aha!" says I to myself. "The old fox has slipped in on the strict q. t. to get the first look at this kid!"

And that night I went round to the Central Hotel, which is where people mostly stop when they come to our town.

Sure enough, there was Charlie Wall in the writing room, puffing away at a stogy.

"Hello, Kenny!" he says. "I was just going to finish this letter and look you up. You're getting younger every day, ain't you?"

"No, I'm not, you old fraud!" I says. "I'm getting older, and so are you!"

Well, we chatted along for a while, but he didn't say anything about why he was in town. I thought we might as well tie the bull outside and get down to brass tacks. I hate to stall with a man when I know he knows I know something.

"What do you think of this kid, Avery?" I says.

"Avery?" says he. "Who's Avery?"

That's Charlie Wall every time. He's got a notion that a baseball scout is a kind of a cross between a soft-pedal detective and a star member of the Ananias Club. You always have to smoke him out; he never comes straight through with anything.

For instance, if Charlie Wall was in this room and he wanted to go into that one over there, he'd climb out the window, shin up on the roof and drop down the chimney. It would be easier and more direct to go through the door and it would save a lot of trouble, but that would be too easy for Charlie. He has to be sort of devious and mysterious so that people will get an idea that his job is an important one.

I had to laugh at him.

"Nix on the gum-shoe stuff!" I says. "Who's Avery? Come off your perch, Charlie! He's the only real ball player you saw to-day. You ain't after any of my people, because you're not buying old bones for a glue factory, and Mike O'Bannon has only got one man that's worth grabbing. How does Avery look to you?"

Charlie saw it wasn't any use being mysterious any longer, so he surrendered and came into camp. After that he talked United States.

"The boy ain't bad," he says. "He ain't half bad, but it's too early in the season to tell anything about him. He may be a morning-glory. Wait till the sun comes out good and warm, and see whether he wilts or not. Wait till July."

"Don't you think this kid is a morning-glory!" I says. "Don't you fool yourself, Charlie. A pick-up like this doesn't happen often. Some of the boys that have been East say he's another Cobb."

Charlie laughed.

"There ain't any such animal!" he says.

"Well," says I, "if he ain't a great natural ball player I never saw one. Some good manager ought to have him right now. He ought to be planted on a bench where he could study the best of 'em and learn big-league ball. In a few months he'd fit into anybody's machine. You mark my words. Somebody else will get him if you don't."

"It's too early," says Wall. "I see a thousand bush-league demons every season. They look fine in April, but in August they wilt. I'm going on to the Coast—Frank Dillon has got a kid pitcher that'll bear looking over—and on the way back I'll drop in again. One Gilmartin out of this league is enough."

"Yes, and you wouldn't have taken Gilmartin if you had listened to me."

"I never take anybody's word for anything," says Charlie. "I go entirely on my own judgment."

"That's why you fill the Pink Sox training camp with bums," says I.

Well, we argued for an hour, and I'll admit I went away sore. For old-time's sake I had been doing my best to steer him up against a great natural ball player, and he wouldn't be steered. You can't sell some folks a ten-dollar gold piece for a nickel. They know too much.

I haven't seen Charlie Wall since, but I have had a letter from him. He wrote me along in August and made me sorer than ever. This is what he said:

Dear Mr. Wisenheimer: I have to hand it to you. When it comes to picking a promising ball player you are in a class by yourself. You are a great judge—not. I am writing this from Yorkville, after spending four days here giving Ty Cobb the Second the twice over. You are right. He does resemble Ty in some ways. He wears the same kind of collar and shirt, and he has got one left foot and one right one, but that's about as far as the resemblance goes.

In the four games I saw Avery play he went to bat eighteen times and out of the flock he gathered one scratch single because a third baseman went to sleep standing up. He swings at bad ones, he jumps away from a fast ball inside and he's got one foot in the water bucket all the while. He dropped two flies that he should have caught in his breast pocket and let three ground balls go through him to the fence. You say he's got a great whip. He has; but not to play baseball with. Yesterday he tried to catch a man at the plate and he heaved the ball into the grand stand. The man scored, but Avery put a fat woman out—cold.

If he ever had any nerve he's lost it, and I understand that O'Bannon is going to tie a can to him. When you have any more April wonders in your league I wish you would let me know. I will look 'em over in August.

Yours, and so on,
C. WALL.

P. S. I have seen some wilted morning-glories in my time, but this is the first one I ever saw that was burned to a crisp.
C. W.

The worst of it was, I didn't have any comeback at Wall. The kid had turned out every bit as bad as the letter said—yes, worse—but there was a reason for it: he had gone up against something that probably never happened to another ball player in the country; if there ever was a case like his it wasn't since my time. Seems to me Charlie might have got the facts straight anyway.

The men on the Yorkville Club could have told him what ailed the kid and why; but, as it stands now, Charlie

Wall will always have the laugh on me because Avery turned out to be a morning-glory. He'll never play baseball again and he's got a job clerking in a little grocery store down the state. I hear he's going to marry the daughter of his boss. They say she's eight years older than he is and cross-eyed; so it's likely he's marrying the grocery store too. It's a pity, for he might have been another Cobb.

II

TO HEAR some people talk, you'd think ball players never had a pleasant word for a man on another team. It comes from seeing us only on the field, fighting to win and hating to lose. Personally I never could see any sense in working overtime. A ball player will fight like a wolf for nine innings, crabbing at everybody on the other side and roasting the umpire; and after the game like as not the man he's bawled out the loudest will buy him a glass of beer. That's baseball!

There's very seldom any real ill feeling on the diamond, because wrangling and jawing back and forth are part of the game and all in the day's work. When I'm coaching and a green kid is pitching against us I get sort of personal with him, and I'll go just as far trying to rattle him as the umpire will let me. In my time you could say pretty near anything to an opposing pitcher so long as the folks in the grand stand didn't hear you. Often I've abused a kid for nine innings and then gone to him afterward and told him that he had the making of a great player. I'm willing to do that any time a young pitcher shows me he's fireproof.

Avery was with the Tigers—an outfit that wasn't any too well liked; but, even so, the whole league made a pet of him. The older players saw right away that he was going to be a star and they encouraged him, helped with his development and pulled for him to get to the top. I was just as proud of that kid as though I had discovered him myself, and all the old-timers felt the same way.

Besides his ball playing, there were other reasons for being proud of him. He was a nice, friendly sort of a boy, Avery was clean-minded and decent and awfully innocent. He wasn't swelled up at all; the biggest bum in the league could call him down on a play and he wouldn't open his mouth except to say that he was sorry. Anybody could give him advice and it was welcome. You see, the kid didn't know that his natural baseball instinct was better than most men's hindsight. If he led off in an inning and was put out at first he'd slip across to our bench when the umpire wasn't looking, and he was always welcome there.

If a certain play was being discussed Avery would listen to every word as though it was gospel. In case he had gone East and made good I hate to think how many of us would have taken the credit for teaching him all he knew! Pretty near everybody in the league, I guess; but the man who would have had the most right to it was Pop Powers, our pitcher.

In point of service Pop was the oldest pitcher in the league—the papers called him the Dean. Nine years ago he went up to the Big League from this town. Philadelphia had him for four seasons; and, though he didn't exactly set the Schuylkill afire, he was rated as a steady, dependable right-hander. Then he went to the American Association in a trade, stayed there two years, and was shipped to the Coast, where he lasted part of a season. That was his finish in Class AA Baseball; and he came home to us, gray over the ears and slower on his feet than he used to be, but otherwise about the same—the best fellow that ever pulled on a glove.

Some big-league cast-offs are hard to get along with, because they look down on a Class C outfit and act as though they're doing you a favor by working at all. Pop wasn't like that. If he had any regrets or any grouches he buried 'em, and jumped in heart and soul to help make a winning club. He worked as hard as the youngest pitcher in the bunch and spent more time than I did beating baseball sense into the kid players.

"Why do you bother with these bushers?" I says to him one day.

"I don't know, Kenny," says he, "but I sort of feel that I owe it to the game. I've been up there and had my fling and now I'm through, so far as the Big Show is concerned. I can't go back myself; so the next best thing is to send a proxy. Baseball always treated me right and I'd rather send a good kid East and have 'em say 'Powers trained this fellow' than most anything I can think of."

At the beginning of this last season Pop told me he was about through. He couldn't pitch more than one full game a week and the rest of the time he was nursing that old wing of his, coddling it with liniments and rubdowns and humoring it up to the point where he could shake another nine innings out of it. He didn't throw a fast ball once a month; and when he worked he stalled along for two hours and a half, tying his shoestrings every few minutes, fussing with his belt, and resting himself all the law allowed. It drove batters almost crazy to have to wait on him like that, but Pop didn't mind what they said; he knew he had to take it easy or he couldn't go the distance.

He didn't have speed enough to break a pane of glass, but he kept his curve ball over the corners and across the letters or the knees, and worked his head twice as hard as he worked his arm. With the little he had left, he was a mighty tough bird to pick.

"I guess this will be my last season, Kenny," says Pop to me in April. "If I can't land it this year I'll have to give it up."

I knew what he meant by that last remark. Every man has got an ambition of some sort, sensible or otherwise—something that he's set his heart on doing before he gets to the point where he can't do anything. Pop's ambition was to pitch one no-hit game before he quit baseball. Counting his bush-league seasons, he'd been twelve years on the mound, and in that time he'd never gone the full nine innings without allowing a safe blow. He'd been thinking about it for so long that it almost amounted to a permanent bug.

Pop Pulled Off His Glove, Threw It on the Ground, Stamped on It, and Marched Straight for the Clubhouse

When he was with Philadelphia he came within an ace of it twice, and lots of times since then he'd been well on his way; but they never let him put it over. Every time he walked into the box he had the no-hit notion in his head, and the first one that went safe he'd look over at me and throw up his hands.

"There she goes, Kenny!" he'd say. "Ain't it tough?"

Season before last he got through the seventh inning without anything that looked like a hit and he was as tickled as a kid.

"Only six more of 'em and there'll be nothing to it," says he to me. "Pull for me, Kenny!"

We all pulled for him, but that's all the good it did. In the eighth, with two men gone, Dutchy Spindler turned round on one and knocked it down the first-base line a mile a minute. It was a triple.

After Pop came back to the bench everybody sympathized with him and told him what a dirty shame it was. He sat there for a while without saying a word; then all of a sudden he broke out and cussed Dutchy up hill and down dale. It was the first time I'd ever heard him do anything like that. Afterward Pop said he was sorry for it.

"I hadn't any right to cuss the German," says he. "His club had a chance to win and he was playing the game. I suppose I'll never get that close to it again. I wonder whether he would have hit that ball if it had been inside and a little lower."

Pop grieved about Spindler's triple for a month, chewing over the it-might-have-been stuff. He had it settled in his own mind that if he had got by the German the last three men would have been easy.

Everybody in the league knew about Pop's no-hit bug. Most of the boys on the other teams would have been glad to see him get one of those games into the book before his wing gave out entirely, but it was their business to hit the ball if they could—not to help Pop Powers make a record. And, of course, he wouldn't have taken any pride or pleasure in a no-hit game unless he'd pitched it against men who were trying. Pop wanted his no-hit game on the level or he didn't want it at all. A phony one would have looked just as good in the book, but away down deep it wouldn't have felt as good, and it was personal satisfaction that Pop was after.

Speaking about men trying and not trying, there's a sort of unwritten baseball law that sometimes figures in a no-hit game—a tradition among the players themselves. For instance, we'll say that the Blues and the Reds are playing. Jones, pitching for the Blues, has eight hitless innings under his belt and one more to go for the record. Now if it's a pitchers' battle and the score is close the Reds will fight it out to the finish on the chance that they may win. If the last man up in the ninth can hit that ball and smear Jones' no-hit game right at the wire, he'll do it and nobody will think any the worse of him for it, because the first principle of baseball is to keep on fighting so long as there's a chance to win. On the other hand, if the Blues

"I'm Going to Murder You the First Good Chance I Get!"

have made a pile of runs behind Jones and snowed the Reds under, the first two Reds to come up in the ninth will hit safe if they can. If they go out without a hit and nobody gets on the bases the unwritten law operates on the last man up. With two men out, there ain't a chance in a million for his club to win; so he does the decent thing—purposely misses a couple or lets the umpire call a third one on him and gives Jones his no-hit game. That's as legitimate as taking up a race horse a bit when he's hopelessly out of the money. And under those conditions Jones knows that the last man won't try to hit; so he lobs the ball right over the middle without a thing on it but the cover.

As I was telling you, Pop Powers went to a lot of pains to teach Jack Avery everything he knew about baseball. Whenever the Tigers came to town or we went over to Yorkville for a series those two were always together. It wasn't only baseball that Pop coached him about, either, but other things that would be a help to a green country kid—told him about taking care of himself and keeping in shape.

"When you strike the big towns," Pop would say, "you'll meet a bunch of fellows who haven't got a thing to do but spend money on you and keep you out nights. They mean it all right, of course; but their way of living is all wrong for a baseball player. If you want to get to the top and stay there any length of time you'll have to cut out the night owls and the booze hounds. Your body is your stock in trade, kid. It's all you've got to sell to a ball club, and you'd be a fool not to keep it in the best possible shape. Your eye must be clear so you can spot the break on a fast ball; your nerves must be steady so they won't go to smash in a pinch; and you can't overload your stomach with junk or it'll go back on you in the hot weather. Once you begin to slip, the men who put you on the toboggan won't even come to the train to say good-by. Remember that!"

Pop often talked to me about the kid. "He's going a long way toward the top," says he. "All the good sense we can beat into him before they take him away is just so much more he won't have to learn when he gets up there."

Well, that was the way we all felt about the kid. We planned to make a wonderful ball player of him; we told him all we knew; we helped him every way in the world—and then along came old Hard Luck and cut the cards on us. I'll never feel sure of a kid again until I see his name on a big league contract.

III

JUNE brought us a blazing hot spell and Pop Powers began to flirt with his pitching arm—the hotter it was the better he liked it and the more stuff he could get on the ball.

"This weather was made to order for me," says he. "The way the old soup bone feels, I'll be ready about Thursday."

Pop didn't have any regular turn in the box—he couldn't work often enough to take one—but he always told me when he was ready and I didn't bother him between times. On Tuesday the Tigers came to town. They licked us in the opening game, but we got back at 'em on Wednesday. Windy Wilson, one of the kid pitchers, shut 'em out with three hits, and two of those were made by Avery. Pop sat on the bench, muffled up like an Eskimo, and watched the Tigers pop Windy's slow curve into the air.

"A weak-hitting club, Kenny!" says he. "The kid is the only real batter they've got. If this hot spell lasts until to-morrow I may be able to uncork my speed for him. The others are suckers for a curve."

Thursday morning we had a little batting practice at the park and Pop went out in a corner with Sam Bell, the catcher, and limbered up his arm. It was hot enough in the sun to melt a brass doorknob and the rest of the men were all beefing about the heat, but Pop was tickled to death.

"It couldn't be better weather if I'd made it myself," says he, and then he took a shower that was just about right to boil an egg in. Pop didn't eat anything in the middle of the day when he was slated to pitch, and we left him in the clubhouse rubbing dope into his shoulder. He used to talk to that old wing the same as though it was a human being.

Just before the game was called that afternoon he came over to me and we locked middle fingers for luck.

"I haven't felt so good since I left Minneapolis," says he.

"Knock wood on that, old boy!" says I, and he did it. Then he turned round twice and spit over his left shoulder.

There was a pretty fair crowd for a Thursday and Pop was cheered when he walked into the box. The fans liked him, even if they did get sore once in a while because he took so long to pitch a game.

"Oh, Pop!" they yelled. "Be a good feller and let us get home in time for supper!"

Butch Barry led for the Tigers—a little sawed off, hammered down excuse for a third baseman, but a tough man to pitch to, because he crowds right up on top of the plate and then bends himself double. Pop didn't waste any time on him whatsoever; he aimed a perfectly straight ball at Butch's head and nearly knocked his chin off. Butch jumped out of the way of it and the umpire called it a strike.

"Hey! Whatcha tryin' to do?" howls Butch. "Want to kill somebody, you ole moss-backed fossil? Have a heart!"

"You keep your ugly mug over that inside corner and I'll improve it some for you!" says Pop. "Get back where you belong and stand up straight, you half portion o' nothing!"

Well, that was a good start. I like to hear a pitcher talk back to 'em, provided he don't get so interested in the conversation that he forgets where the plate was when he saw it last. Pop didn't forget. While he was bawling Butch out he was dropping his slow twisters over the inside corner and Butch finally fouled to Sam Bell.

Mike Sheehan, the first baseman, was next. When Mike gets hold of one good it rides to the fence, but he likes speed and Pop threw him the slowest he had. The best he could do was an infield fly. Then Cliff Settley, right-fielder for the Tigers, mauled one down to the shortstop and was chucked out at first by ten feet. Pop came back to the bench grinning all over his face.

"She feels awful good, Kenny!" says he. "I can put 'em right where I want 'em to go."

"Knock wood again!" I says, and he did it.

We didn't lose any time getting after Slats Morton, the Tiger pitcher. He never did have anything but a glove and a chew of tobacco, and the boys lammed him all over the lot in the first inning. When Pop went back on the hill there was a fivespot nailed on the scoreboard to give him confidence.

Jack Avery opened the second inning. The kid had a habit of looking at the first ball—Mike O'Bannon taught him that—and Pop put a strike over the middle and followed it with a wide curve, which the kid went after and fouled over the grand stand. Then Pop rubbed a little dirt on the new ball, dug his spikes into the ground and cut loose all the speed he had. It wouldn't have been a fast ball for any other pitcher in the league, but compared with Pop's ordinary slow-ball pitching it was a white streak, and it caught the kid napping. He swung twenty minutes late and went out on strikes. Harry McGrath and Joe Hopper couldn't hit the ball out of the infield, and Pop left the diamond pretty well tickled with himself.

"Did you see me fool the kid on that fast ball?" says he. "He never before saw me throw one with smoke on it; guess he thought I couldn't. He hit at it after it was in Sam's mitt."

"He'll be laying for it the next time," I says.

"I hope he does," says Pop, "because I ain't going to throw him another fast ball all day. He'll wait to kill one and while he's waiting I'll get him with curves."

They went out in order in the third; but in the fourth Pop had a mighty close shave. Butch Barry got a base on balls, Mike Sheehan popped out, and up came Cliff Settley and banged the first one square on the trade-mark. When Pop heard the crack of the bat he threw up his hands; but luck was with him, for the ball went straight at Cal McMillen in left. If Cal hadn't shoved his glove out in front of his face it would have knocked him down. Cal made the catch without untracking himself, but if that ball had been twenty feet either side of him—good night, Pop! Then Avery came up again and, just as I said, the kid laid for that fast ball to kill it. Pop made him go after a curve and he hit it so high in the air that the outfielders could have held a camp meeting under it.

It was along in the fifth inning that Megaphone Perkins got on to the fact that the Tigers hadn't made a hit off of Pop so far in the game. Megaphone Perkins is a sort of institution in our town. His real business is being a baseball bug and never missing a game, but he runs a meat market on the side. He always sits over behind the visitors' bench, where he can get plenty of action; and the way he rousts a road team is something awful.

They call him Megaphone because he doesn't need one. He has one of those deep, bottled-in-bond barytones, and when he pulls out all the stops and climbs aboard the loud pedal folks away downtown can tell how the game is going. He spends the winter months thinking up things to yell at visiting ball players. They all hate the sight of him and call him Dog Meat and Old Chuck Steak, but they haven't handed him anything yet that has plugged up his line of conversation. The best thing about him is that he's a home fan, win or lose.

Well, as I was saying, Megaphone woke up all of a sudden. He had been keeping pretty quiet, because the game was sort of dead from a fan's point of view. We had gone on piling up runs and the score was eight or nine to nothing when Megaphone Perkins stood up, spread his hands and let a roar out of him:

"La-dies and gen-tle-men!"

We were changing sides at the time and everybody in the park hushed up to hear what Megaphone had to say. He started out exactly like a side-show spieler. Every syllable carried to the centerfield fence.

"One mo-ment, good peo-ple—one mo-ment! Our es-teemed friend and fel-low cit-i-zen, Pop Pow-ers, wishes me to an-nounce to you that so far he has not al-lowed a hit of any de-scrip-tion! [Loud cheers.] He further de-sires me to an-nounce that he does not in-tend to al-low a hit of any de-scrip-tion! [More cheers.] I ask the prayers of the con-gre-ga-tion in be-half of our aged friend. I ask your hearty and en-thu-si-as-tic support!"

Then he turned round to our bench and waved his hat. "Go on, Pop, you old rascal! Strike 'em all out from here in!"

"Why, there's Dog Meat again!" yells Butch Barry.

"Correct, young man—correct!" Megaphone got right back at him. "Always ask the butcher for your favorite cut! Will you eat it here or shall I wrap it up for you?"

"Confound him!" says Pop to me. "I wish he hadn't done that. I'm under enough of a strain without having 'em rooting on every ball!"

There was a lot of truth in what he said. Excitement and nervous strain are just as catching as the smallpox. You get three or four thousand people all keyed up and yelling their heads off, and it's bound to have an effect on the players. Pop's chances would have been better if Perkins hadn't started the crowd going.

(Continued on Page 30)

"Hey! Whatcha Tryin' to Do? Want to Kill Somebody, You Ole Moss-Backed Fossil?"

Peeps Into Professional Ledgers

DOLLAR SECRETS OF DOCTORS AND DENTISTS

By FORREST CRISSEY

ILLUSTRATED BY IRMA DÉRÈMEAUX

A FEW days ago a celebrated physician entered a Chicago bank and asked the cashier:

"Do you consider the Blank Security bonds a safe investment?"

With unwinking soberness the banker answered:

"We recommend them for the funds of widows, orphans and physicians."

This reply, made to a specialist whose fame is national, neatly expressed the prevailing opinion that physicians belong in the class of financial incompetents whose business helplessness entitles them to special consideration and protection from all who have to do with their monetary affairs.

A keen business analyst lately declared:

"Doctors have been busy for years discovering predatory germs that are perfectly at home in the human system and that play all kinds of havoc with their environment and with each other. According to their findings under the microscope, no man can hope to be immune from the attacks of a few millions of these energetic internal Philistines, which, we are taught, are no respecters of persons; but the business scientist has lately brought to light one germ from which almost the entire medical fraternity appears to be immune. I refer to the Business Efficiency germ. When you are able to secure a healthy culture of this microbe in the mind of an able doctor of medicine you have approached dangerously near the point of miracle working—and physicians assure us that there is no such thing as a miracle!

"Certainly I ought to be in position to speak without prejudice on this score, having recently had my appendix removed at an expense of about five hundred dollars. Besides, there are three physicians in our immediate family. When it comes to business methods or to financial discernment the average physician is a Babe in the Wood. For sheer helplessness and inefficiency in affairs of money he is a marvel! Some say that when a physician shows the slightest symptom of financial capacity it's about time to call his professional skill into question; but that, of course, is sheer nonsense—a survival of the tradition that if a man has temperament enough to be a scientist, an artist, or a student in any line, he must naturally be incapacitated for practical affairs. That is rot and rubbish, and it's about time the medical fraternity woke up to the fact that its prevailing slipshod business methods are responsible for keeping its professional efficiency at an unnecessarily low register."

"I Lose Few of These Accounts, Because I Do My Business With Them as a Banker Would"

How can the doctor who has no grasp of the business end of his practice hope to keep up with the progress of his profession? It takes money to buy medical books and to attend medical lectures, conventions, clinics and meetings. The physician who is so professional that he lets his patients do his collecting, and has no fixed standard of charges, cannot keep pace with professional progress, because he has not the money with which to do it. He is merely a professional slave, and slavery never spells progress.

The Old School and the New

IF THE business side of professional life were placed on an efficiency basis the scientific side of medical practice would receive an uplift that would be felt from one end of the country to the other; and it would not be evidenced in higher fees, either. One result would be that the honest, conscientious debtor to the doctor would not have to pay for the delinquencies of the dead beat. And that is about what he has been doing under the old system for many years—especially in family practice.

Does the physician deserve his undoubted reputation for business inefficiency?

He admits it. And if he is a practitioner of the old school he admits it with a cheerfulness that is more suggestive of pride than of regret. There is an implication in his tone that the younger men in the profession to-day are not quite so keen for the high ethical and humanitarian standards of the old school as were the men who rode the country night and day, and held a fine disregard for weather, for personal hardships, and for fees and collections.

The figure of the old-school country doctor, driving through storm and sleet in his jerky two-wheeled gig, has passed into literature and is imperishably imbedded in American tradition. There is a halo of heroism, of devotion to the demands of suffering humanity, that will always cling to the head of this physician of the passing generation. The reverence accorded him—at least in literature—is scarcely less than that which attached itself to the priest and the pastor, who often met the old-time doctor at the bedside of suffering.

This is a very practical age, however, and the progressive young practitioner of to-day is no more satisfied to accept the canons of tradition respecting the business ethics and methods of his profession than he is to accept as scientific the medical basis of ancient practice. The odor of sanctity that clings to the old-school doctor, who served humanity at the sacrifice of his own health and income, is all very fine and effective in the pages of literature, according to the young physician of the progressive, modern type; but are the business standards of this old-school practitioner any more worthy of perpetuation than his obsolete medical theories that have been put on the shelf and labeled as interesting superstitions?

The latter-day leaders of the profession declare that they want facts and nothing else—hard, scientific facts that will stand every test; and that nothing else counts. And some of them say it is high time to bring the business side of medical practice down to as modern and scientific a basis as that which now characterizes its professional side.

The use of the terms "old-time physician" and "doctor of the old school" is misleading if it suggests that reference is made to a type or species which is practically extinct. Medical men who belong by temperament and ethical ideals to the old school are still so numerous as to be common. Survivals are to be found in practically every country community; and they are by no means extinct in the residence districts of the large cities.

However, the business traditions of the old school show a marvelous vitality, and these survive in the offices of thousands of physicians who are modern practitioners in every other respect. These are the men that look on this survival of ancient business practices with sincere regret and frankly admit that they wish they knew a tenth as much about credits, collections, bookkeeping and investments as they know of anatomy. They frankly confess that they have not the shadow of a scruple against being as efficiently businesslike as a banker, and that they need the money; but that they neither know how to get it nor know how to take care of what they do collect. With one accord physicians of this numerous class declare:

"The man who says we are Babes in the Wood is right. He knows what he's talking about. The weakness of our profession to-day is its business incompetence; and there is little doubt that in the matter of business inefficiency the medical profession can show the highest percentage of all the professions. We head the list of easy marks on the prospect books of the gold-brick dealers and blue-sky promoters, and we are systematically cultivated by that sort of gentry to the unfailing profit of themselves and their backers."

Forty Per Cent Collections

OF COURSE this applies far more generally to the country practitioner than to the city physician, particularly if he is a specialist whose practice comes to him largely through the recommendations of family physicians. The environment of the city specialist tends to stimulate every latent business faculty in him. He is thrown into daily contact—both professionally and in his club and social life—with keen business men who do business in a modern, systematic and efficient manner; and he would be far more stupid than he is if he failed to catch a little of the business-efficiency spirit in this contact. The greater number of country doctors, however, renders this influence comparatively small, so far as its results on the whole profession are concerned.

The country doctor not only lacks in this stimulating contact with men who live and breathe business efficiency, in the modern sense of the term, but his hours are long; and if he has an established practice his social life is so limited and broken that he has little or no chance to get this sort of inspiration and guidance from any men of his acquaintance who are able to give it. "The destruction of the poor is their poverty"; and the country doctor who begins practice under the common inheritance of business ignorance and business inefficiency soon finds that tradition has saddled him with a handicap which is its own best protection against elimination.

In conversation with many physicians I have not found one who dissents from the statement that the typical old-time doctor did well if he collected fifty per cent of his accounts. Many are inclined to place the average at forty per cent; but all are agreed that this must be largely guesswork, because the whole business side of the old-school doctor's life was a matter of guesswork. His records were meager and inadequate from first to last. Often he was too exhausted or too anxious about his cases to charge all his visits. Though he assumed to keep a professional daybook and charge every service as rendered, he often failed to do this. Often after fifteen or eighteen hours of wearisome riding and nerve-racking attendance on the sick he took the first opportunity to tumble into bed and snatch a few winks of sleep, letting his bookkeeping wait until morning—only to be suddenly summoned by an early morning call to some other bed of suffering.

Of course at the first opportunity he made his daybook charges—from memory; and it is not strange that, under the circumstances, he failed to recall all of them. This leak, in the form of a failure to charge all work done, was not insignificant, as any old-time practitioner will admit; and it is not entirely insignificant to-day among doctors who have no office assistance, who do much country riding, and whose general attitude toward their business affairs is that of the old-time professional school.

It may be taken for granted, however, that the leakage through failure to book work done was not more than five per cent in most instances. Certainly it was the smallest leak that occurred in the whole course of loose business practice, for the reason that when once the physician of this type had entered the charge for service he seemed to consider the matter disposed of for an indefinite period. He discharged this sordid detail from his mind and applied himself to professional considerations with a clear conscience.

Under the old system—or lack of system—the patients of the country doctor did not receive statements from him more frequently than twice a year. There was a vague unwritten code that this was as often as a doctor of high professional standing could descend to so sordid a matter as bills, and preserve his professional dignity and standing unscathed. In the case of a young doctor, not yet solidly established, this traditional code permitted him to show a somewhat keener interest in early affairs and to remind his patients of their indebtedness by the sending of quarterly statements.

The special necessities of founding a practice were recognized to this extent; but if that young doctor presumed to press those indebted to him he incurred the possibility of creating an unfavorable impression in the community. Gossip was likely to hint that he must be extremely hard up to go after his patrons as though his bill were for groceries instead of medical services.

The hope and support of the old-time physician was that peculiar class of persons, found to a limited extent in every community, who either pay cash or "dun" themselves, and to whom debt is an abhorrence. Without a few patients of this sort the development of the old-school doctor would have been an impossibility. Starvation and bankruptcy would have done their work of elimination or would have forced a radical change of business methods.

A few weeks ago a physician, in a town near the home of the writer, died at about the age of sixty-three years. He had been in practice in that town for more than thirty years, and for the greater part of that period he had been its leading physician and surgeon. The town has a population of about five thousand and is surrounded by a prosperous farming community. This doctor had a wife and one child, did not speculate or indulge in the gold-brick investments that sap the resources of so many physicians, and was careful in his personal and family expenditures.

Not for ten years had his practice fallen below five thousand dollars a year, and in some years it had exceeded six thousand.

When Doctors Sent No Bills

THE natural inference from this combination of facts is that he must have left a very comfortable little fortune to his widow—enough to place her beyond the need of worry for the remainder of her days. This is what his friends expected to find when his estate was probated; but what they did find was an estate that scheduled a trifle more than fifteen thousand dollars. And it was all in the schedule—except what had remained in the hands of his patients! If this widow could collect eighty per cent of the unpaid accounts on her husband's books for a period covering the last twenty years of his practice, her estate would be more than doubled.

"This physician," declares a fellow practitioner, "kept in the harness and worked at full capacity for two or three years longer than he had any right to; he knew he ought to retire—or, at least, attend only to the cream of his practice and let the rest go—but he had to keep going because he had to have the money. There was no chance for him to let go until death loosened his grip."

There is nothing sensational about this case. Instead, it is typical and commonplace. It can be paralleled in practically every community that has had its share of old-time doctors or of those who cling to old-time methods in the management of the business end of their practice.

In a little Illinois village of about five hundred inhabitants there is a physician who has every right to speak for the old-time doctor. He not only belongs to the silk-hat era but he still wears his tall beaver—rain or shine—at all hours of the day. In his opinion it is the only suitable headdress for a physician.

At eighty years of age he is active, alert, and able to ride the country roads almost as diligently as when he was forty. If he has any disqualification as a representative of the old-time doctors—as they are found in literature and in the traditions of the profession—it is to be found in his progressiveness and his alertness to keep in touch with the latest developments of medical science; but this need not disqualify him as a spokesman for the country doctor of the days of saddlebags and the two-wheeled gig.

"Medicine, sir," he declares, "is a profession—not a business. That was the spirit of the teaching in the days when I was more engaged with the theory of medicine than with its practice. And from my point of view it has continued to be its spirit ever since.

"Without casting any reflection on the great body of medical practitioners I am sometimes forced to admit that this view seems to be somewhat clouded, if not wholly obscured, in the cases of some of the younger members of the profession.

"It has never been denied that there is a business side to medical practice; but that side was little discussed and little considered by the physicians who did most to form the professional standards that prevailed when I entered the practice. You know that once physicians did not charge a fee; they simply accepted whatever was offered them as an honorarium. That day is not so very remote in the past, either. And it is well to remember this fact in passing judgment on the business efficiency of the physician of to-day.

"The first traditions of the profession decreed that he was purely a public benefactor who had dedicated himself to the welfare of his fellows, and that his material needs should be met by them as a matter of gratitude and not of sordid business. And the practitioner of to-day is not without an occasional reminder of the fact that a certain class of patients appear to have clung to this tradition more tenaciously than the majority of medical men!

"When I began practice here, forty years ago, a fixed charge was the rule. My fee was twenty-five cents a visit and twenty-five cents a mile for the distance traveled. In those early years my cash collections were absurdly small—only a few hundred dollars! Currency was scarce—and also uncertain. It was a doubtful achievement to collect a bill in currency; the shinplasters might turn out to be worth their face, or worth nothing. There was never any question, however, as to the soundness of the wheat, corn, oats, potatoes, pumpkins and garden vegetables I collected. I became a good judge of that form of payment; and I knew that with plenty of the fruits of the land I should certainly be able to live.

"Many a time I have driven home from a call with my fee—in the form of grain or potatoes—almost crowding me out of the buggy. I'm glad to have known and served those splendid pioneer people. My greatest satisfaction from such a practice was not in its material returns. That seems to me as it should be. I feel the same way about my practice to-day; and I hope I shall never see the day when that will not be the feeling of the great body of practitioners.

"But in any consideration of the business side of a physician's life the way in which the doctor earns his fees should not be overlooked. Many a night I have been on the road all night long and all the sleep I had was taken in the saddle. The roads then were soft dirt roads, and in the wet seasons of the year they were impassable with a buggy. Fortunately for me I had served in the cavalry during the war, and could sleep in the saddle when on a horse that knew the country and the houses where I was in the habit of calling. Whenever the horse stopped I would wake up. Sometimes, of course, my horse would halt at a house short of my destination; but seldom, if ever, have I been carried past my point of call.

"There were times, however, when the road conditions and the high winds forced me to walk. Night after night I have walked all night long in order to make my rounds of patients. Naturally there was more sickness than usual when the weather conditions were bad enough to make the roads impassable for a horse.

"If the only satisfaction I obtained from my practice had been its financial return I should have felt myself miserably underpaid in those days of constant travel over roads that were little better than rivers of mire. Fortunately I didn't feel that way about it. I felt that I was doing something for the people of this community they were unable to do for themselves, and that it was a good and worthy work—wholly aside from the financial results it brought or failed to bring.

"And it is only worth while to go into these personal experiences and tell of these hardships because they are typical of what the majority of country doctors in the more thinly settled portions of the country had to encounter. And there are thousands of localities to-day where the country doctor is forced to meet with practically these same hardships. Neither bad roads nor night riding to the relief of the sick has become a thing of the past."

Hard Work and Small Pay

"THEN, too, I want to say I feel that my own professional attitude has been only typical of that quite generally held by my fellow physicians. Certainly the old-time country practitioner who responded to calls night after night that took him far afield, over rough country roads and through storms and cold, did not stick to so strenuous and unsparing a calling simply for the money there was in it. If such had been his dominating motive he would either have proved himself a better business man and got more money out of it, or else he would have deserted to some other occupation.

"This brings us down to the question of what the doctor does get out of it in a financial way. I can easily recall how prosperous I felt when my practice reached the figure of a thousand dollars a year. And that was not in my first year, either—not by any means! But there was a considerable gap between my book practice and what my practice actually brought me, either in money or in the necessaries I would have to buy.

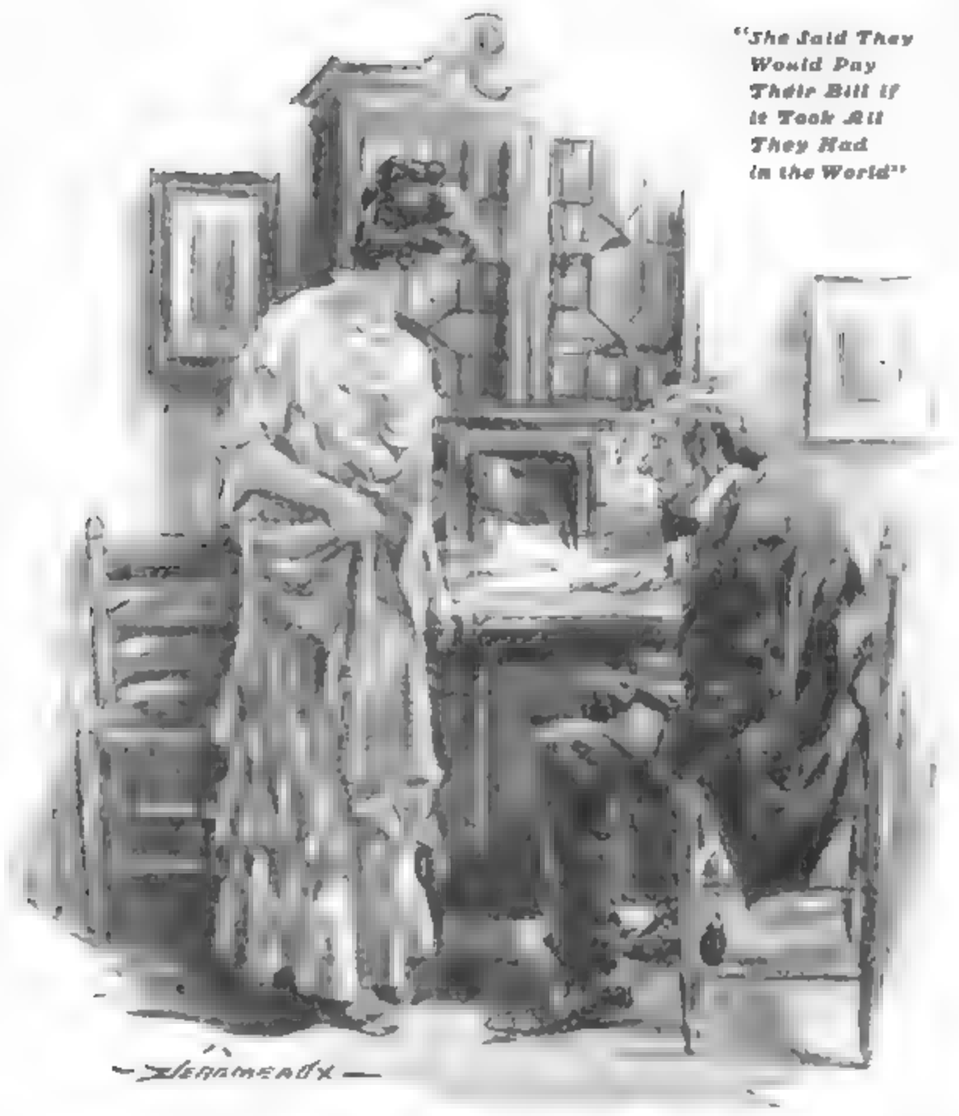
"Sometimes I have felt that there was no limit to the amount of oats and hay I could use; but there is a limit to a doctor's capacity for potatoes, fruit, garden truck and firewood. When this limit is reached in his commodity income it becomes a question of how much he can realize on the stuff by sale or by turning it to square some debt of his own. In this matter of turning things—as we call it out here in the country—the old-time physician was forced to become something of an adept. Personally I've turned about everything, from a bushel of wild plums to a blind horse.

"As a matter of fact, however, the doctor seldom becomes an expert at this game of barter and exchange, for the reason that if he has practice enough to swamp him with a larger commodity income than he himself can use he is too busy to practice the trading art. But to return to the difference between my practice and my income. Some years that difference has been thirty per cent and some years fifty. I fancy that this is about the experience of the average country doctor who has inherited the unbusinesslike traditions and methods of the old-time medical practice. I can make quite a plausible defense of my business capacity, at that, when pushed to it.

"I can explain that farm hands and farm tenants are unstable folks, who shift their residence often and without notice to their doctor; and that even prosperous Illinois has seen occasional seasons of short crops or poor prices, or both. And I can truthfully declare that a doctor's bill is the last bill on earth the average countryman thinks of paying. Only yesterday an ingenuous patient met me on the street and said: 'Doctor, I've squared up everything I owe in the world except your bill, and I guess I might as well pay that.' The roll he displayed suggested the thought that perhaps he felt himself forced to the extremity of settling my bill by the necessity of reducing his visible burden of currency rather than from any other consideration.

"From fifty years of practice I can testify that this man reflected the universal attitude of humanity—pay every other obligation on earth before you settle for medical service. And there is no other obligation apparently that

"Many a Night I Have Been on the Road All Night Long and All the Sleep I Had Was Taken in the Saddle"



"She Said They Would Pay Their Bill if it Took All They Had in the World"

has possibilities of such acute sensitiveness. Attempt to press a delinquent patient for the payment of his account and this sensitiveness becomes immediately in evidence. The man who will, without taking offense, allow the grocer or the hardware dealer to go after him roughshod will become incensed if a doctor mildly suggests that it is time for the discharge of his debt for professional services.

"Of course not all men are so unreasonable as this. Probably every physician has a number of patients who wish to settle their indebtedness as soon as it is incurred; but the general run are not of this kind—they are willing to let the account run for months. If the physician makes an appeal to them for the settlement of a bill that is not six months old they are evidently inclined to feel that he is a little abrupt and perhaps not quite up to high professional standards.

"Probably every physician feels a professional pride in keeping the patients who have once come to him for treatment. This is only natural. And it is equally human for him to care more about the reflection on his professional standing involved in having a patient change to another doctor than about the money loss. Therefore he is cautious about pressing any patient for a settlement who might make such a pressure an excuse for deserting to the standard of another doctor. This, I confess, is more typically the attitude of the old-time physician than of the representative modern young doctor. I am not called on to charge the younger element in the profession with being more mercenary than the older practitioners; but I am privileged to pay them the compliment of saying that they are more businesslike. And no doubt that will be accounted to them for righteousness in this day of high-pressure efficiency in all lines of business effort."

An Effective Cure for Night Calls

"SO LONG as I am allowed to retain my old-fashioned ideas of professional ethics I shall not quarrel with that verdict. I am not sorry that for more than forty years I have been too keenly absorbed in the professional side of my practice to become an efficient accountant, collector and investor. I am satisfied to have won a certain place in the esteem of my community—a place I flatter myself could be secured only by a country doctor with old-fashioned professional ideals."

About twelve years ago a young doctor bought the practice of an old-time physician in a country town of some twenty-five hundred inhabitants. He brought to his fight for a practice the modern viewpoint. The motto on his wall was: The servant is worthy of his hire—and then some! On the desk of his office he placed a modern card-index system, especially designed to serve the physician as a substitute for the old-fashioned ledger. In one drawer is kept the financial accounts of his practice; in another the medical record of his cases. The cards in one drawer are as faithfully and as completely kept as those in the other. No partiality is shown.

When this young doctor began practice he found the demand for night riding unexpectedly heavy. The doctor to whose practice he had succeeded confessed that he had lived by lantern light, and that he could locate almost any line fence in his territory in the dark. For a time the beginner was glad to have night practice; but when he became established night riding began to lose its charms. His own observation convinced him that the community had acquired the night-ride habit, and that it could be cured of this complaint as well as of other maladies.

One night a wealthy farmer telephoned him to come out and see a member of his household. As the doctor was leaving the farmer inquired the cost of the visit. When told that the charge was six dollars he exclaimed:

"Six dollars! That's just double what the old doctor ever charged."

"This is a night visit," was the calm reply. "It would have been only three if you had called me any time during the day."

"But six dollars for one visit is outrageous, young man!"

"Very well," responded the doctor; "I'll make it three on one condition."

"All right—name it!" returned the farmer.

"That condition is that when I need another load of hay I may call you up at ten o'clock at night; that you will get your man out, hitch up your team and bring in the hay inside of two hours; and that you will do so at the regular price and without a whimper or a complaint. That young man of yours has been sick for two days. You could have called me this noon as easily as to-night at nine-thirty. You didn't do so because you thought there was a chance that he might take a turn for the better and get along without me. Your plan for saving three dollars failed; but still, you expect me to ——"

"Say," interrupted the farmer, "you've got me on the hay argument. Don't need to go any further. You're all right!"

By consistently following that line of action and reasoning this physician has not only reduced night riding in his practice by eighty-five per cent but he has made the night riding he is obliged to do pay him double toll. His statements are sent out every month as regularly as he receives his statements from the butcher and the grocer; and he collects ninety per cent of his accounts.

"I'll go as far as anybody," he declares, "in giving time to the patient who is in hard lines and who wishes to pay but can't. But when a man who can pay demonstrates just once to me that he has no regard for his obligation to his doctor, he either pays spot cash next time or else he goes without my services—provided, of course, the case is not clearly in the emergency class. If it is I respond, as would any conscientious doctor. This community can be cured of the malady of dead-beating its medical service just as well as it can be cured of the night-call habit.

"A physician has a hard-enough life at best without being imposed on at every stage of the game. Instead of lowering the standard of his profession by attention to sordid details, the doctor who charges his fees and collects his accounts in a businesslike manner is doing a good work in promoting public respect for the profession. It's hard work for the average human being to respect anybody he can consistently impose on."

How about the business affairs of the physician in the big city, who has achieved a considerable degree of professional distinction and a firm standing as a specialist? Does he register a higher degree of business efficiency?

Speaking broadly, the answer is that he is more businesslike than his professional brother in the country; but this is complimenting him only by comparison. He collects a higher percentage of his accounts; but it must be remembered that many—perhaps most—of his cases are sent to him by other physicians, and that there is a double responsibility behind all referred business. If the patient does not pay the specialist is entitled to look to the family physician for his fee.

A celebrated specialist, whose name would be recognized by any reader of THE SATURDAY EVENING POST, laughed genially when this problem was put before him.

"I suppose," he declared, "that we physicians of the city doing a consultation and operating practice appear to be a bit more businesslike than our fellow practitioners in the country; but I'm not sure that is precisely our fault or our virtue. It is rather due in large measure to the fact that, in order to handle the volume of work we are obliged to get through with, we are compelled to have considerable office help; and these helpers naturally attend to business details in a fairly systematic way.

"However, I am obliged to confess that the Federal income-tax law forced me to learn a lot about the net business results of my practice that I didn't know before. Of course I had all the data from which to arrive at the results, but that's quite a different matter from reducing those figures to what I'd call a net analysis. And I imagine that most of the medical specialists could make the same confession without doing violence to the truth. The fact is, we're not good business men, as a rule. There's no denying that. We're careless, easy-going and disinclined to anything that resembles a trial balance. Of course there are shining exceptions in the profession—but that's the rule."

The City Specialist's Office System

"TAKE my own case as an example. I have four or five medical assistants, besides a personal secretary and the receiving secretary out in the general office. All my cases pass through the hands of these secretaries and of one or more of the medical assistants before they reach me. The lesser details of my relations with my patients are thus taken care of for me by others in a manner that is almost automatic; but do I have that grasp on the business side of my practice that the alert and efficient manufacturer has on his affairs? I do not. Does my secretary place before me at the end of each week, or even each month, a comparative statement that tells me at a glance how my gross revenue for March, 1914, compares with that of March, 1913? I fancy that my secretary would shudder a bit at such a suggestion. It would look too businesslike—too unprofessional!

"Do I know to a dollar what my overhead and my operating expenses are from month to month? Only in a general way. I could figure it approximately if I took the time to do it; but the fact is, I don't.

"I know what my rent and salary list amount to, but that's about where exact knowledge leaves off and guesswork begins. Imagine a manufacturer, in these days of keen competition and scientific operation, running on that kind of basis!

"In a general way I know I collect about ninety to ninety-five per cent of my accounts; but even there I have to use the flexible and convenient word 'about.' And I am quite certain that I am fully as businesslike and efficient as the average specialist having a large hospital and consultation practice; in fact I flatter myself that I am above the average in that respect."

When asked whether he consulted the ordinary commercial rating institutions in making his credits the famous specialist laughed again and exclaimed:

"Oh, no; that would be altogether too businesslike for a physician. If I don't know about a patient's circumstances in a general way, I ask him. This leads to the

(Continued on Page 41)

"I Have Recently Had My Appendix Removed at an Expense of About Five Hundred Dollars"

AN HOUR OF LEISURE

By Frederick Irving Anderson

ILLUSTRATED BY WILL GREFÉ

XI

IT WAS seven o'clock in the gray of the morning when the elegant Godahl mounted the steps of his city residence and the door opened for him in that magical manner to be seen only in well-served private establishments. His manservant, as wooden as perfection in spite of the fact that his master, to his certain knowledge, had not been in bed for forty-eight hours, nodded distantly. Godahl as he handed over his hat, coat and stick asked a mute question with his eyes; and the manservant, with just the ghost of a smile, said:

"Oh, quite, sir. A little fussy, sir; but quite comfortable, sir."

"Wilson, you recollect a young man with a red topknot who was here with me day before yesterday?"

"Oh, Mr. Grimsy? Indeed, yes, sir. In fact, I see by the pypers ——"

"I want to see him," said the master shortly. "I want him here in half an hour. The runabout is waiting at the curb. You can run it. Jump in and go fetch him. Here is the address. Remember, Wilson, half an hour, not a moment more."

"A Million Dollars for an Hour of Leisure, Eh?" He Mused

The man was gone in a twinkling for his distinguished passenger. The address proved somewhat shabby, thought Wilson, to be occupied by a person of such note, worthy of his elegant master's favor; but one could never tell. Half an hour later to the minute the alert ears of Godahl caught the sudden cessation of a motor at his door and he sprang up to greet Grimsy, who had jumped into his clothes in a trice at this summons from his idol. His face was troubled and he looked somewhat abashed as he took Godahl's hand and permitted himself to be divested of his topcoat. Godahl led him into the library and drew out a deep chair.

"I am mighty sorry," began Grimsy. "I tried to get you by telephone last night up to one o'clock, but your man said you were out and he had no idea when you would be back."

"What was on your mind?"

"You recollect the two old codgers you picked up outside of court yesterday morning. They are gone—decamped in the night! I went out to dinner," confessed Grimsy, his chagrin at having failed Godahl too plainly evident. "I came in about nine and the room was empty. I waited up for them; finally I roused Mrs. Kellogg, thinking she might know something about it. But she was as mystified as I was. The strange thing about it is that they haven't shown up this morning."

Godahl laughed.

"Oh, that's what you are worrying about, eh? Well, forget it. They wouldn't have run away unless they wanted to," he said. "My aim in life is to make people happy, do a good turn each day, the earlier in the morning the better, my Boy Scout. I have something else I want to talk to you about. First, you are going to take breakfast with me. This place," he added slyly, glancing round, "is not exactly what one might call queer, and I understand you like queer places to eat, but maybe you will forego that point and do me the honor."

The invitation and the good-natured banter with which it was delivered set the youth at his ease.

"I have a little task for you this morning," explained Godahl; "something," he added with an air of mystery, "I think will please you. You are free from bank work for another week and you might as well continue under my orders, eh? What do you say?"

Grimsy smiled with pleasure. "I'd do anything in the world for you!" he cried ingenuously.

Godahl put a hand on his shoulder.

"Are you a good soldier, Grimsy? Can you take orders and follow instructions without asking questions?"

"Just try me!" cried the youth, excitement shining in his eyes.

"That's why I asked you to come here at this ungodly hour this morning. Here is breakfast ready for us. Come!" He took Grimsy by the arm and led him to the breakfast room. The morning sun was coming in through a high window and playing on a pretty table set for two before a fire on the hearth. "We will forget the task until we have taken aboard fuel," said Godahl. "Never," he enjoined with upraised finger, "think while you are eating. You need all the blood in your bread basket."

"Aren't you going to let me know what's in the wind?" asked Grimsy, growing impatient as the breakfast proceeded.

"Not until you have finished breakfast," laughed Godahl as he decapitated his egg. "But we can talk of other things, things requiring less blood in the head. For instance, how are you coming on with your social aspirations? I haven't seen you for several hours. Have you made any new friends—or enemies? A man with your fame surely has picked up a few bowing acquaintances to report on."

Grimsy went red to his ears. He was thinking of his dinner the night before with the pretty Miss Vincent. If only he had not promised her that he would not tell Godahl of the affair of the Beeston check! No one would delight in the task of unraveling such a mystery more than this Godahl.

Grimsy shrugged his shoulders, embarrassed for a reply.

"You haven't found a single soul to interest you?" insisted Godahl, and he raised his gray eyes. Grimsy's glance fell before this scrutinizing gaze. The bank clerk shook his head. He wondered what his bantering friend might be driving at.

"Not even," said the host, his eyes now twinkling, "not even a girl with one dimple, and gray eyes, and a nose turned up like this!" Godahl illustrated the tilt of the nose by seizing the tip of his own and giving it the suggestion of snubbiness. Grimsy's face was a study. He stared at his host, stupefied.

"Not even a single person to interest you?" pursued the merry rogue. "I should say, Moberly, although I admit inexperience in such matters, that when a man talks to a young lady at table so earnestly that she bursts into tears—I should say that he might be interested in her."

He stopped, laughing.

"I thought you were out of town last night," Grimsy burst out.

"I was; and what then? What's that got to do with a lady in distress?"

"How the deuce did you know I was taking dinner with a young lady who cried before we were through?"

"I don't know it. Were you? Grimsy, I am afraid you are not confiding in your fidus Achates. Didn't you tell me yesterday noon that outside of myself you didn't know a soul in town. And yet now, with cheeks as red as fire, you admit you took dinner last night with a young lady who was moved to tears. Rather rapid, I should say, eh?"

"Oh, this case is different," protested Grimsy. He was still beyond his depth, but his host was laughing so merrily that he responded to an impulse and told him about Miss Vincent, beginning with the fire engines and progressing to the occasion of their taking dinner together. He paused on the very threshold of the climax of the adventure.

"Well?" said Godahl inquiringly as Grimsy came to an abrupt halt.

"That's all," said Grimsy tamely.

"And her name is Miss Vincent," mused Godahl. "You must excuse my watchfulness, Moberly, but I feel that I stand *in loco parentis*," and he beamed on the youth. "Although I don't exactly approve of turning in the fire alarm simply because a strange lady lays a nicely gloved hand on your arm, and while dinner engagements on the strength of a front-hall friendship are not exactly *de rigueur*, I am going to take it for granted, as you say, that this case is different. All cases are different," continued he. "That's what makes the world go round. Have you finished your breakfast? Come!"

Grimsy told himself that, for all his banter, Godahl was a very satisfactory receptacle of secrets.

"Now for business," said the host in the library over cigars. "There is a young woman named Helen Beeston whom I want very much to get in touch with. It is something that concerns her very intimately."

Grimsy started.

"Why," he cried, "my friend Miss Vincent is her social secretary! I put her in a cab to go to Miss Beeston last night after dinner."

"Humph!" And Godahl eyed the youth to satisfy himself that Moberly Grimsy was still in the dark. "The long arm of coincidence, eh? In that event the task I have for you will be doubly agreeable. I want you to go to Miss Beeston with a note for me. Did you drive home with this Miss—er—Vincent last night?"

"No, but she left me her telephone number," said Moberly, and he produced the slip of paper.

A moment later the master of the house, in the seclusion of a telephone booth, secured the telephone address from the telephone Information. Godahl was whistling gayly as he took Grimsy down the steps to put him into his car.

"You drive, don't you?" he asked graciously.

"Oh, yes, father has a car back home. Not like this though," said Grimsy as he smiled at the beauty.

"In that case I won't send a man with you. Remember, you are to wait for an answer; and you are to bring her here. And, my son, let me caution you—you are to bring Miss Beeston, no social secretaries."

He paused on the curb as the electric starter began to spin the engine. "There is one more thing, Moberly," he said. "Remember the speed laws and the traffic rules, and when you are returning keep both hands on the wheel."

The car was off with a leap. Godahl returned to his library. He stretched himself and yawned.

The Major Stared as Though Ashamed to Be Caught With a Show of Genuine Emotion

"Fifty hours!" he exclaimed, looking at the clock. "Oh, well; not yet, but soon. Now," he mused, "the proposition is to do this thing neatly. I don't want to repeat that dog Sarny's trick. Sarny! Ha-ha! I wonder if he has called for help yet!" Godahl laughed aloud as he stepped into the elevator and rose to the fifth floor of the house. The elevator opened directly into a room that occupied the entire floor. Near the window with their heads together sat two men. They were the two unfortunates whom Godahl had picked up at the door of the court and confided to young Grimsy's keeping.

Why they were here and how it had been accomplished they could not have told. When this young man had so unexpectedly come to their aid in their dire need the previous morning, it had seemed the inspiration of an impulse of charity, and for the time their suspicions were lulled. Subsequently they had been rudely shaken from their fancied security by the solicitous attention of a young woman. They had stolen out of Mrs. Kellogg's house under cover of night, preferring the hardships of the streets to the evident espionage of this chance haven.

Scarcely, however, had they turned the first corner when a man detached himself from the shadow of a lamp-post—and their friend of the morning stood before them. Instead of his smiling mien he assumed now a sharp air of authority; and silencing their futile protests with veiled accusations, he hurried them into a cab and brought them to this house. Here in the lap of luxury, with every want supplied, they were as unquestionably prisoners as though awaiting a trial in a common lockup.

As Godahl stepped into the room now, smiling assuringly, the two stared silently at him. The shabbier of the two instinctively rose to his feet and stood at attention—an act which the other awkwardly hastened to repair with a slight gesture.

"Major," said Godahl; and at the word the pair involuntarily started and exchanged looks.

"Put your mind at rest," said Godahl, offering his hand to the stout person. The old man looked at the hand fearfully but did not take it. "You are in the care of friends," he went on. "First," he said, "I am going to restore you to yourself!" And before the other could lift a hand Godahl had deftly erased two-thirds of his left eyebrow. The beetling spike assumed its commanding air once more. Godahl smilingly regarded the detached patch he held in his fingers.

"'Richard's himself again,'" laughed the rascal lightly. "Major, I congratulate you on your return. As Mr. Peters I took the liberty of assuming charge of you. As Major Beeston, I am at your command. But," he said, "I beg of you to accept my hospitality for as long as may be your convenience. Perhaps," he concluded, "it would ease your mind to talk to Charlin by telephone."

The Major sat bolt upright during this speech, and at its conclusion blew a mighty blast through his nose. Words had not yet come to him. His companion dropped on his knees and wrapped Godahl's legs in his arms, sputtering words of thanksgiving.

"For the love of heaven," cried Godahl, "behave yourself! While the Major is getting on his feet you go below. Wilson, my man, is waiting to fit you out in decent clothes. You look like a coal heaver."

It was half an hour later that Major Beeston, in a change of apparel more befitting a man of millions, was toasting his toes in front of the library fire, breathing in deep content.

"I am going to make it well worth your time, young man!" he exclaimed, turning to Godahl. Godahl dismissed the promise with a wave of the hand. His eyes were fixed with the look of a mystic on the unfathomable depths of a five-inch crystal sphere on the mantel.

"I have been amply repaid," said Godahl, "I assure you, Major!"

At that moment a sound in the hall attracted the alert attention of Godahl. "Major," he said, "your daughter visited you last night."

"Yes," responded the Major.

"You recognized her?"

"Yes, I knew her." And he added: "But she did not know her father. It was to escape humiliation before my own child that I ran away. How she came there I could not say. I had lost the right to ask."

Wilson, the manservant, appeared at the door and nodded to his master. Godahl turned to the Major.

"Major Beeston," he said, "your daughter has come to you again. But she will know you now. Shall I bring her in? It is for you to say."

For answer the old man slowly rose to his feet. The look he turned on Godahl was frightened. Godahl threw open the door. There stood the girl, her head bowed, tears rolling down her cheeks. Young Grimsy was looking over her shoulder, his face a picture. Her gaze traveled from Godahl to the heavy figure of the old man.

Major Beeston stood, a ridiculous figure. His lips moved, but only queer, inarticulate sounds came.

"Helen!" he said at last.

Without a sound she threw her arms about the old man's neck; her body shook with weeping. The Major stared

"The Fact That He Has Them in His Possession is Enough to Convict Him as a Thief"

frightened over her shoulder as though ashamed to be caught with a show of genuine emotion. Almost furtively he bent and kissed her; then he glared defiantly at Godahl.

Godahl touched Grimsy on the shoulder and the red-headed youth came to life with a start.

"Did you see your friend Miss Vincent?" he whispered in Grimsy's ear as he drew him away. Tears came into the youth's eyes as he gripped the rogue's hand, held it fast.

"Come," said Godahl, drawing him gently toward the hall. "Let them get acquainted. She won't forget you. Besides, I have a thing or two to show you."

XII

IT WAS two o'clock of a bright December afternoon when, in response to a harsh clanging of a bell, a servant in livery hastened to the gate of the tunnel at Bedford Lodge and drew the locks. The inner gate, then the outer, swung creaking on their hinges and two automobiles rolled in through the tunnel and up the drive. As the servant cautiously but curiously peered in through the window of the first car the face of Major Carmichael Beeston met his eye. The servant gave a start. Had any one, up to this very instant, asked him if the Major was driving out that morning, he would have replied that to his certain knowledge the Major had not left his room. Strange things had been going on at the Lodge. The rumor of robbery, the confinement of the servants, their sharp questioning by Charlin, the many comings and goings for several hours, had been enough to set any respectable person by the ears. When a servant is a mere cog in a feudal system like that maintained at Bedford Lodge he learns to ask no questions and to accept everything at its face value. Undoubtedly, however, here was his august master returning from an airing. And in rare good humor, too, if one might judge from the beaming smile he conferred on the underling.

Another event which gave the servant a shock was the sight of the daughter of the house, Helen Beeston, in the limousine beside her father. In his years of service at Bedford Lodge he had been given to understand that it was as much a physical impossibility for Major Beeston and any member of his family to dwell on these thousands of acres at the same time as for two solid objects to occupy the same spot. Nevertheless, there was Helen Beeston! And facing her was a red-headed youth, a stranger.

In the second automobile, almost buried under boxes and bags, appeared the mummy-like visage of Hopkinson. The servant did not like Hopkinson. So he shut the gate with a bang after Hopkinson's conveyance had passed, and followed on.

The mummy was peering out of his window as his car rolled along. There was some delay in setting down the occupants of the first automobile, and Hopkinson, impatient, stepped out and for the moment surveyed the surrounding scenery as if the view were strange to him.

Suddenly the wooden mummy's gaze became more fixed. The piggy eyes darted fire. The chin, lost in the folds of the neck, began to wiggle tremendously. Hopkinson was staring as though hypnotized at a spot in the bushes a hundred yards off. He crouched, clenched his hands and blew hard. Hopkinson was laboring under intense excitement.

"Hopkinson!"

It was the stentorian voice of Major Carmichael Beeston calling. He was at a loss to understand why his faithful servant was not at his elbow when he alighted.

"Hopkinson!" roared the Major. Charlin had come running down the steps, as pale as a ghost, crying: "Major! Major!" The Major held off the secretary with a hand.

"Hopkinson!" he bellowed.

They say that a good bird dog enters a state of catalepsy when he is in the act of pointing game. Hopkinson was now in such a state. Suddenly his tense nerves relaxed; and, deaf to the roar of his master's voice, he started across the turf at a dead run.

"The man's gone daft!" said the Major, beginning to hobble after him. A few feet of the rough going was enough for him. He stopped. Hopkinson, too, had come to a stop. He was crouching, stepping forward with the utmost caution, his eyes fixed on space. The Major rubbed his eyes and stared. He was sure he saw a second figure, bearing a strange mutilated resemblance to the mummy, in the shadow of the trees. The whole scene vaguely recalled some other scene of remote and bitter experience. Hopkinson was advancing, the other was retreating step by step. The scene began to revolve like a railroad turntable. Then the second figure whirled about and took to its heels in dead earnest.

With a yell of triumph the mummy Hopkinson gave chase. The race was not a race. Hopkinson had his man in ten feet. They squared off, glaring at each other. Then Hopkinson charged. It must have been unnatural emotion that could make the faithful valet forget his duty to his master. Hopkinson was such a perfect servant that he was a creature of reflexes. But the Major's voice failed to stir him now. Hopkinson was not exactly a master of the art of attack and defense. Probably if he had been he would have thrown science to the winds in this supreme moment. He was striking out with hands and feet in primitive rage; once he got the poor creature's nose between his teeth and a cry like that of an animal rent the air. They were rolling and kicking, tearing the frozen earth. The Major hobbled forward again. Charlin sprang to the scene to offer his arm; but nothing so astounded him as the look on the Major's face. It wore a far-away smile,

(Concluded on Page 36)

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PHILADELPHIA, AUGUST 29, 1914

The Cause of War

TO UNDERSTAND this war you may forget all about Hohenzollern and Hapsburg, Slav and Teuton, Servia and the Archduke Francis Ferdinand. A monarch applied the match, but the institution of monarchy had little to do with it. Republican France contributed as much to the conflagration as monarchical Austria, and democratic England almost as much as autocratic Russia.

There was a situation in Europe which could issue only in war or disarmament, and efforts in the latter direction were unavailing. Military competition among the great powers had been steadily increasing for ten years until the tension had become almost unbearable. Then came a supreme effort. Germany raised her extraordinary war contribution of a quarter of a billion dollars by drastic special taxes on top of the heavy ordinary taxation. France lengthened the term of active military service from two years to three. Russia adopted a scheme of hugely augmented military expenditure. England lifted her naval appropriations to an unprecedented figure.

A man can't stand on tiptoe indefinitely. Military competition could scarcely be pushed further. There must be a let-down or a fight.

The proximate cause—Austria's irritation against Servia—was trivial enough. But the real cause was national jealousy, suspicion and hatred—carefully nursed and exploited everywhere by the military class and the noisy few who find a profit in war. The grand stock in trade of these fomenters of war is that barbarous patriotism which is merely a modern extension of the tribal sentiment that made the Indian who lived on the south side of the creek consider it a pious duty to kill one living on the north side whenever he got a chance. Whatever the cost of this war, there will be another some day if Frenchmen are still taught to hate Germans, Germans to hate Russians, and so on.

Price Maintenance

JONES manufactures automobiles in free competition with fifty other makers. He sells his car to dealers on condition that they shall retail it at twelve hundred dollars. That is the only method open to him of protecting his dealers and of saving the special trade-mark value he has created for his car. He has spent his money and energy for years to persuade people that the Jones car is worth twelve hundred dollars, and has finally succeeded so well that a department store or mail-order house, by cutting the price to eleven hundred dollars, can, so to speak, sweep into its own pockets all the benefit of his expenditure—for just in proportion as people are persuaded that the Jones car is worth twelve hundred dollars there is an advertising advantage in selling it for less; and that advantage might well compensate a department store or mail-order house for whatever it lost on the cars.

Exactly in proportion as a manufacturer, by sound workmanship and intelligent salesmanship, has established a trade-mark value for his goods is there a temptation to cut the price for the advertising that will accrue to the cutter.

Naturally Jones' dealers are demoralized by the cut. His patrons who have paid twelve hundred dollars feel that they have been swindled. The good will toward Jones and his dealers, which the manufacturer has assiduously cultivated, is turned to ill will.

Now if Jones chose to charge fifteen hundred dollars outright for his car the Department of Justice would have never a word to say to him. He might stipulate that no dealer could have his car except by appearing personally at the Jones office and paying down twelve hundred gold dollars; but because he stipulates that a dealer must sell the car at twelve hundred dollars—in a wide-open market where a purchaser can buy any one of fifty other cars—the Department of Justice proposes to put him in jail.

This is trust-busting gone mad and chewing its own tail—for, as a big mass meeting of New York retailers recently pointed out, price maintenance is the best protection of the small independent dealers, whom the antitrust policy pretends especially to safeguard.

The Rural School

AMONG many reasons for leaving the farm education is by no means the least. There may be a romantic suggestion in the little red or white schoolhouse beside the country road. Formerly we used to boast of those little schoolhouses, and consider that community in which they were most numerous as the most advanced educationally. But to those who know, the little country schoolhouse nowadays is a sign that the community is backward. These little ungraded country schools are on the whole our most inefficient institutions for teaching. Progress is in the direction of the consolidated school—which means a school building as well equipped and as well manned as that to be found in town, with conveyances to fetch the children thither in the morning and carry them home again in the afternoon. There are over two thousand of these consolidated rural schools in the United States, and the number grows. In any well-settled state they are a matter merely of some gumption and passable roads. The whole idea is that in a rural district, say six miles square, one efficient school is much better than six inefficient ones. Experience shows that the cost is usually not much greater and often is less.

Schooling for his children that is at least up to the town standard is something every farmer might reasonably demand, and something he can have in every well-settled region if he will only insist upon it. Inertia and stinginess are the only excuses for the little ungraded country school.

Emergency Statesmanship

THE prime minister and the leader of the opposition, with bitter denunciations hardly cold upon their lips, climb into the same automobile. Congress passes important measures without a division. This is typical of what happened all over the Western World. When a great crisis appears politics ceases to squeak and gibber. Only yesterday it was hurling coconuts and screaming that the world would come to an end unless Thompson were spelled with a *p*, or without a *p*. But when a great world danger visibly arose there was nothing anywhere but earnest, modest, mutual seeking of the best means to meet it. Great crises usually develop statesmanship. Not that the persons in charge of affairs at great crises are necessarily wiser or better than those at the helm at other times, but because real danger brings out the best there is in them.

The Census Bureau

WE ARE glad to know that Director Harris has decided not to retire from the Census Bureau. That bureau especially needs a continuous policy. Suppose you were interested in a large apple orchard, and the report you got one year told how many acres of apple trees there were without telling the number of trees, while the report you got next year told how many trees there were without telling the number of acres. Obviously you couldn't form a very intelligent opinion as to what was going on in the orchard. Of course the census is an expanding concern. Conditions will arise that call for information on new subjects. But an especial need of the census is to discover a sound policy respecting the subjects it now covers, and then stick to it with regard to those subjects. A good man at the head of the bureau and a long tenure of office make for that condition.

The Scramble for Gold

THE world's credit system rests on gold, the theory being that every creditor can finally convert his paper into that metal if he wishes to. In normal times, when nobody particularly wants gold, it works perfectly; and in somewhat abnormal times, arising from a crisis in a single country, it still functions quite satisfactorily. In 1907, for example, we brought over more than a hundred million dollars in gold from Europe within a short period, and so relieved the strain here. But last month this system encountered by far the greatest shock ever administered to it. The middle of July nobody, broadly speaking, was thinking of war. By the end of the month war on the greatest scale ever known seemed certain. All stock exchanges closed. In less than a week the Bank of England raised its discount rate from three per cent to ten per cent. Sterling exchange at New York went to the unheard-of figure of five dollars and a half a pound. Thousands of American tourists with letters of credit, the soundness of which nobody doubted, were unable to get money. Payment of debts was extended by decree or statute. The commercial world temporarily went out of business. And all this was due to a wild scramble for gold on the part of the big commercial countries of Europe, every country striving to keep every dollar of its own stock.

Every one knows there is nowhere near enough gold to go round. No big commercial country could make more than, say, ten per cent of its payments in that metal, because ten per cent would exhaust its stock. All of them are in substantially the same position, and when all are threatened alike the sensible thing would be simply and quietly to suspend gold payments and go on about their business. For nearly ten years, incidentally to the Civil War, this country did business without gold. Incidentally to the Franco-Prussian War France did business for several years without gold. Suspension of gold payments by international action would injure nobody and cause scarcely an eddy in the stream of the world's commerce. Bankers are inclined to make a fetish of gold.

Dividing it Up

WEALTH, as the term is popularly used, is only a figure on paper that is of no consequence anyway. The real thing is income, and about that, nationally speaking, we have little enough useful information. Sir George Paish, for example, calculates the annual income of the United States at thirty-five billion dollars—which sounds staggering but comes to less than a dollar a day a head. The census reports that farm property increased by twenty billion dollars from 1900 to 1910; but fifteen billions was in the enhanced value of farm lands, and marking up the value of the land doesn't necessarily help a farmer pay his grocery bill. Gross farm income, as reported by the Department of Agriculture, increased in the decade even more than proportionately, rising from five billions to nine billions. But this means the value of everything produced on farms and involves a great duplication. For example, a great part of the crops was consumed in growing the livestock. When it comes to the question of how much was left to divide we can make only a rough guess. Gross factory income is twenty billions, but in producing this total twelve billions of materials—mostly factory products—was used up. As to net, divisible income, the forthcoming income-tax report will constitute the widest survey we have ever had, and that applies only to rather large incomes.

A Model Battle Prayer

THE old Prince of Anhalt, field marshal of Frederick the Great, having been ordered to bring his army to a junction with Frederick's, found himself confronted by a superior body of the enemy through which he must cut a way. Disposing his troops for battle, the marshal took off his hat and said very solemnly:

"Heavenly Father, I ask You to give me Your aid to-day that I may not be disgraced in my old age. And if You can't help us, please don't help those dogs of Austrians, but just let us fight it out among ourselves."

For true reverence we commend that to several sovereigns who are now assuring their own peasants that heaven is going to assist them in slaughtering peasants who speak a different tongue.

The Eastern Rate Decision

THE Interstate Commerce Commission occupies a position without equal or precedent in the world. A German commission has plenary power over railroads, but those roads are owned and financed by the government. France exercises a great measure of control over railroads, but, besides owning some of the railroads outright, the French Government acts as financial sponsor for all of them by guaranteeing interest on their bonds. The British Board of Trade has jurisdiction over railroads, but its jurisdiction is limited in scope as compared with that vested in our Interstate Commerce Commission. The American policy of absolute private ownership—which must find all the capital for railroad expansion with no help from the Government—and absolute Government control, stands alone. A great responsibility for the success of this policy rests upon the body that exercises the governmental control. If the policy is to have a fair trial that body must obviously possess high ability and be as careful of the railroads' interests as of the shippers'. A situation arose in which the railroads admittedly needed relief. To have granted it promptly and ungrudgingly would have notably strengthened confidence in the American policy.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

He Could Make a Brother of a Grizzly Bear

THE official brother for the United States Army is Hugh Lenox Scott. Whenever there is any brothering to be done Scott always goes out and does it. He could make a brother of a grizzly bear in half an hour; and the most hostile Indian, or Mexican, or Filipino, or any hostile member of any other race we have benevolently assimilated or malevolently dissimulated, falls into Scott's arms after ten minutes of his fraternal representations, and hails him as a blood relation, entitled to all the consideration that goes with that perquisite.

It is not so long ago that Scott led Pancho Villa out to the middle of the International Bridge down El Paso way, at dead of night, and applied some of his latest brother stuff to that ferocious character. Before the midnight chimes had chimed Pancho Villa was rolling cigarettes for Hugh Scott and swearing, by the whiskers of Carranza and the scalp lock of Huerta, that he, Pancho Villa, was and would ever remain the brother of H. Scott; and such is the case until this day.

The way this quiet, modest, able brigadier general in the army gets away with it is the marvel of his companions in arms. He has brothered himself into the closest ties of friendship with Indians and Filipinos and Cubans; and in so doing has done more for the preservation of peace than all the Nobel-prize citizens together. When you come to consider A-B-C mediators and X-Y-Z conciliators, they are unleashed dogs of war compared with Scott. That person is a real composer.

One day some one will write a book about Scott. It will be a big book and it will be divided into two parts: One part will detail his exploits of peace; the other part will detail his exploits of war. And both parts will exalt him as a diplomat, a diplomatist and a dexterous disposer of dilemmas. It was Scott who developed the undying truth that there is safety in talk. He early discovered that the more a fighter orates the less he fights, and his principal scheme has always been to start gabfests whenever there were any warpath indications, and allow the belligerents to work the hostility out of their systems through the medium of long and eloquent speeches.

As a sympathetic listener and as a friendly, nay, brotherly, inciter of powwows Scott holds all records. He can listen to hot air from an Indian chief for hours at a time, applaud at the proper places, and encourage to renewed efforts without batting an eye or allowing a bored look to come on his face.

As soon as he was graduated from West Point he went West and joined the Seventh Cavalry, which was Custer's regiment. Within a month he put on his first brother sketch. A band of Sioux Indians became peevish and they had guns. Scott went out among them, listened to them, talked to them, made them his brothers; and presently he had all their guns and they had a new member of their band. That gave him his actuating idea, which was to study the Indian dialects and the sign language. Presently he had mastered many of the tribal languages and the sign language that existed between the Alleghany Range and the Rocky Mountains, and the Comanches named him Mole Tequop, which means Big White Chief Who Talks With His Hands.

Mole Tequop was a most efficient tequop, as you might say, for he had sign language down patter than most of the Indians. There was not a redskin roaming our plains with whom Scott could not talk, nor one that Scott could not make his brother in half an hour. During the Indian outbreaks in 1890 and 1891, when a good many of our soldiers were fighting the Sioux up North, Scott was making brothers of the warriors of the South—the Kiowas, Comanches, Apaches, Wichitas, Southern Cheyennes, Southern Arapahoes, and others who were restive—uniting them all to him in fraternal bonds.

The Performances of Mole Tequop

WHENEVER word came in that any of these Indians were ghost dancing he hurried to the dance, usually alone, and called a council of the restless chiefs. The opening remarks were by Scott. He announced himself as the brother of all present. He could say "I am your brother" in every dialect there was, and he could make signs for that friendly phrase, with all tribal variations. Having established himself as brother, he continued: "Now, brothers, tell your brother what it is that rests heavy on your hearts."

He knew that Indians like to talk. Indians are exactly similar to Southern statesmen. They all think they are orators. So Scott sat down and listened. He listened until every chief had talked the war paint off his face. Then he smiled sweetly and said: "But I am your brother; and I shall see that the Great White Father corrects these abuses." And the Indians could not resist him. They became his brothers and quit their ghost dancing. Mole Tequop was on the job and the Indians did not have a chance. Presently, with arms round one another's necks, they were singing The Old Oaken Bucket—and it was all over. Mole Tequop had performed again.

Four Presidents have sent Scott letters of commendation for his skill in brothering the Indians. His latest exploit was with the Navajos, who had an idea not so long ago that they were due to rise up and smite some of the white persons in Arizona. Scott strolled out to see the hostile blanket makers. He was alone. They were ghost dancing and were painted like impressionist pictures—all reds and yellows and greens.

"How, brothers!" said Scott. The Navajos quit dancing and debated whether they would scalp him or burn him at the stake. Scott encouraged the debate and presently switched it to other oratorical paths. The result was that in a day or so the Navajos, instead of burning Scott at the stake, took him into the tribe with full ceremonials; and Scott not only averted hostilities but secured a new mess of brothers as well. President Wilson wrote him a letter praising him for this feat.

Though he is a man of peace and a brother, he is also a fighter. There have been times in Scott's career when he laid aside the brotherhood propaganda and tried other methods of persuasion. In the Indian campaigns his scouting and fighting record made him celebrated in the army, and his Philippine deeds are described in many an official report.

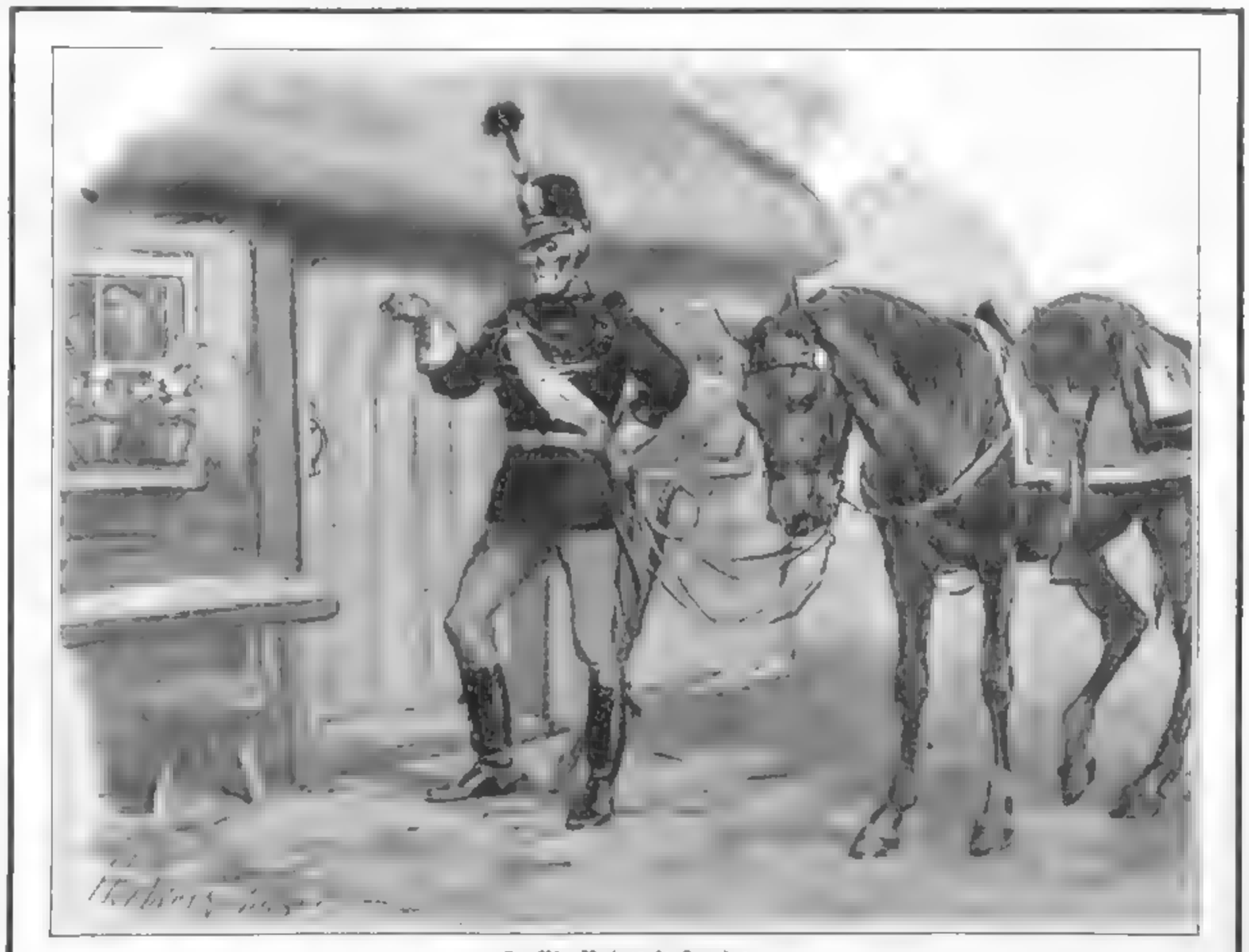
He was made governor of the Sulu Archipelago. When he assumed command the American Government was held closely in the garrison at Jolo. The official report, in speaking of conditions at that time, said: "There was no semblance of public order in the islands. The principal datos were at war with one another, disloyal to the Government and preying on the unarmed people." Scott looked the situation over and decided it was neither the time nor place for brothering. That might come later. He laid aside the Mole Tequop business and took the field at the head of the troops.

The Filipinos were armed with modern rifles and they were hard fighters. In one of the early engagements a number of Scott's fingers were shot off. He went back, had the stumps trimmed and the wounds dressed, and then had his orderly help him on his horse. Scott fought for twenty-seven days more with his hands in bandages.

Presently the Filipinos decided they had had enough. They sent in emissaries to see what arrangements could be made for peace.

Thereupon Scott resumed his Mole Tequop character and told the Filipinos they were, of course, his brothers. He made it stick, too, and when he was relieved of the command of the Archipelago the native legislative council passed resolutions expressing their deep appreciation of "the kindness, justice and courtesy that uniformly characterized his administration." Scott had a new lot of brothers—brown, instead of red, but brothers none the less.

He is a quiet, unassuming, soft-spoken citizen, as befits a universal brother; but he is also a first-class fighting man. If a hostile person will not listen to Scott's brotherly protestations on the start, Scott is the chap who can—and will—whip him until he will listen and become truly fraternal; for it is outside Scott's scope of activities not to make every person whatsoever his brother, one way or another.



On His Majesty's Service

CAN AMERICA FEED EUROPE?

By A. C. LAUT

THE question is not, Can America raise enough food to keep the Continental stomach going during a prolonged and terrible European war? The question is, Can she get that food across the ocean during the war? A hundred years ago, when Ireland starved from a potato famine, farmers in frontier America fed their surplus spuds to the hogs and let piles of potatoes rot unused. Twenty years ago, when India starved from a grain failure, farmers in Kansas burned their stacks and fed wheat to cattle because they could not sell grain at any price. The problem wasn't to raise the food. It was to put it across.

Are we up against the same proposition to-day? When the Boer War broke out wheat rotted on Western prairies for lack of cargo room in Atlantic liners; and in the Boer War only one great maritime nation became involved. The ships of but one nation were requisitioned for that war. In the present war practically every maritime nation in the world is involved. With the war only four days old at time of writing, the elevators of the United States are crammed with wheat for which Europe would pay almost famine prices, and which is almost unbuyable and unsellable, owing to the fact that there are no ships to carry it forward. In England, it is alleged, is wheat for only three weeks' supply. In New York are jammed a million bushels, and in Chicago territory are jammed fifty million bushels, all contract wheat for delivery in Liverpool, with never a ship to carry it forward along the sea lanes and never an underwriter daring to risk the insurance even if there were ships to risk running the gantlet of a sea bristling with the cruisers of every nation in Europe.

Uncle Sam this year has a farm crop exceeding his wildest dreams. For the first time since the year 1900–1901 he will have more than 300 million bushels of wheat to send to Europe; and even if there had been no war, with wheat short in Russia, in Roumania, in Austria, in France, Uncle Sam could have counted on topnotch prices. With all Europe in a flame he can command war and famine prices, and he has the stuff to sell; but he hasn't any ships to carry it forward. The same of oats, of barley, of corn, of potatoes. When the Crimean War broke out, in the middle of the last century, a successful Scotchman had just returned to the Old Land from Canada with a moderate fortune. The instant war was declared he packed back to Canada with his nine sons, and bought and rented every acre he could lay hands on round the present-day Toronto. On the land he raised nothing but wheat. He sold that wheat at from $2 to $3 a bushel, clearing on some fields as high as $75 an acre.

When the war closed he retired to Scotland with a fortune multiplied by ten. With the biggest farm crops on record in his history, such an opportunity lies before Uncle Sam to-day—if he can get ships to rush this huge crop across the hostile North Atlantic.

The World's Neutral Ship Famine

FOR a hundred years America has been paying her cargo rates to Europe in gold—gold to the tune of 300 to 400 millions a year. Paper payments are suspended. When Uncle Sam sells his 1914 crop he gets payment in gold or Europe goes hungry. Will he succeed in moving his crop along the sea lanes, which England has been guarding for a hundred years and Germany for twenty-five?

Of the ships calling at Atlantic ports 51 per cent are British, between 17 and 20 per cent are German. Uncle Sam is credited with 10 per cent; but when you know that at this present moment he has exactly six ships engaged in Atlantic trade, it becomes apparent that even 9 per cent is too high. Of the remaining 21 per cent the ships fly the flags of Russia, Norway, Belgium, Holland, France, Italy and Spain. Eliminate Russia, France and perhaps Italy, and there are not enough cargo ships left on the entire Atlantic to take care of Uncle Sam's shipping for a single day.

The suggestion has been made instantly to mend the neglect by permitting the purchase of foreign-built ships and their registry under the United States neutral flag independent of the five-year clause. Look at the suggestion! Is it likely that the United States can afford the price for these neutral ships for cargo purposes which the belligerent nations will willingly pay for war purposes? This is the case of the Boer War over again. Shippers would willingly have paid fabulous prices for cargo room then; but war paid more.

Who is to man the ships? Below ships' officers, almost every man of the deep-sea crews is a foreigner. Almost every nation in Europe subsidizes her merchantmen on condition that officers and crews belong to the naval reserves and the ships never be sold except by permission of the admiralty. Can one conceive of the admiralty's giving that permission in time of war?

Then take a look at the international law! The London Declaration, Chapter V, Article 55, explicitly states that "the transfer to a neutral flag is void unless sixty days before the outbreak of hostilities." With that law of the sea among the nations, what shipper would risk his one hundred thousand bushels of wheat on a newly acquired neutral? What underwriter would insure? Only two years ago, in an international dispute on this very point, Lord Loreburn pointed out that "international law permits a state in time of war to capture and confiscate merchant ships belonging to private citizens of an enemy state."

Can Europe by any possibility do without Uncle Sam's crop? What complicates matters is the fact that in the last twenty years dependence on foreign supplies has increased to such an extent as to invite famine if transatlantic supplies are withheld for a single month.

Take wheat first. Day was when all Europe lived on rye bread. She doesn't to-day. Russia alone of all the countries raises rye enough to feed her population without imported white wheats. Russia, Roumania and Turkey are to-day the only rye-eaters; so that the per capita consumption of white wheats for all the nations of Europe has risen from 4 bushels to 5½ and 6 bushels. The reason for this is simple: Science says white bread has more heat units—only 10 per cent waste. Common parlance says "a man can work better on it." The resultant fact is startling. In the light of the present war flame, look at it.

Europe has every year to import 500 million bushels of wheat. She has to import that wheat or go hungry. Great Britain imports every year from 80 to 87 per cent of the wheat she needs. That is, her own crop is good for only 20 per cent of her needs in the best years. She must feed 45 million people in her sea-girt islands. That is, she must have 250 million bushels of wheat for her own food a year; and she seldom raises more than 50 to 60 million bushels. Her record for 1913 was 58,436,000 bushels. This is independent of her contract trade requirements for mills and reshipment to the continent. She must have 200 million bushels of foreign wheat a year—or bread goes up and the poor go hungry. France comes the nearest to supplying her own demands. She requires 200 million bushels, and occasionally raises 300 million bushels, having a surplus for export. Germany requires 300 million bushels, and raises in most favorable years only 170 million bushels. When you consider that Germany is a third smaller than Texas, it is marvelous that she raises even half her requirements. Her imports she usually draws from Russia, Roumania and America. Each of these sources the war has cut off. Germany draws from 35 to 50 per cent of her wheat from foreign countries. Russia exports from 140 to 150 million bushels a year; but it need hardly be stated that she will jealously hoard her own wheat this year. Austria-Hungary raises 200 million bushels a year and Roumania 80 million bushels. Of all the grain-growing nations of Europe, Italy is the only one remaining neutral, and she raises only 200 million bushels; and so much of this is macaroni wheat that she herself imports from 25 to 40 million bushels of white wheats. Ordinarily the 500 million deficit of wheat in Europe would be supplied by Russia, France, Roumania, Canada, Australia, India, Argentina and the United States. This year the war has wiped every country off the slate as an exporter except Argentina and the United States. Argentina this year counts on a crop of 250 million bushels, the United States on a crop of 930 million bushels. Counting domestic needs at six bushels per head and seed in Argentina at two per acre for seventeen million acres of wheat lands, and in the United States at the same for an area of 50 million acres, these two countries could supply between them close to 450 million bushels of Europe's 500-million deficit.

Canada's Wartime Plight

BUT Argentina is in as bad a way as to ships as the United States. For cargo carriers she has depended on England and Germany; and English and German freighters are either tied up at their docks or ordered home. In a single harbor like Baltimore or Buenos Aires it is estimated that the war is costing a million dollars a day loss in wages, storage, stevedoring, sales, insurance. What it is costing the millions of farmers inland from the harbors no one has dared to estimate. In one single day wheat jumped ten cents in the West on the announcement of war, representing a gain to the farmer of 93 million dollars; but when it was found that there were no ships to carry the wheat forward the gain dropped by half.

Only a year ago, Mr. Schwerin, of the Pacific Mail, was asked: "Why not force foreign carriers to obey United States law by shutting them out of the harbors if they do not?" "If you shut out foreign ships from the ports of America for one month," answered this authority on shipping, "you would have the worst financial panic you have ever seen."

The effects the war will have on Canada can hardly be exaggerated as a national catastrophe. Canada has stood aside from war protected by the English flag for a hundred years. It is inevitable in this great extremity that she should rally to the support of the mother country. She has offered 50,000 troops. In event of war she becomes a belligerent, and her commerce subject to confiscation on the high seas. Canada has spent millions in land, cash, subsidies, loans—to be accurate, over a billion—building up a transportation system east and west instead of north and south. The red line of an all-imperial route now belts the globe. Canadian subsidized steamers ply from Quebec to Europe, from Vancouver to the Orient, conveying Canadian traffic; but as a belligerent her commerce will be subject to the risks of the high seas. The Canadian farmer may send all his sons to the war; but will he ship his wheat via Canadian ports or by way of the already gorged neutral American ports? It is always dangerous to assume the

rôle of prophet; but if the war becomes the prolonged catastrophe predicted by experts, Canada's commerce will be forced through neutral American ports, from north to south, from her trunk lines to American trunk lines; and Canadian subsidized lines on both Pacific and Atlantic will be requisitioned as auxiliaries to the British Navy.

Under stress of prolonged war this country could supply Europe's deficit of wheat with ease. In 1913 fifty million acres were planted to wheat. Under encouragement of high prices 80 million acres could easily be given over to wheat—according to experts; and that area at the lowest average of fifteen bushels an acre would feed Europe. But where are the ships to carry the wheat through those sea lanes?

England requires almost a billion pounds of beef from transatlantic countries every year. Three-quarters of this she draws from Argentina. If this supply were suddenly cut off, every inhabitant in the British Isles would be short of meat twenty-two pounds a year. One sees in these figures why Germany strikes without warning and trusts more to blockading the sea lanes and starving her enemy than to fighting her. Germany's merchant marine in 1900 totaled only 2,495,000 tons. To-day it is 5,050,000 tons. In 1904 England had no warships in the North Sea. By 1914 she had 500,000 tons of warships patroling the lanes of commerce over the North Sea. On all the seas of the world England's merchant ships total almost 20 million tons. The lanes of the sea are her paths round the world; and on her, more than on any other nation on earth, devolves the duty of keeping the sea open and safe for commerce. There is probably not a nation in the world that would have done what England did the first four days of the war. Her Liverpool buyers had contracted for 70 million bushels of Argentine and Canadian and American grain. Underwriters dared not take the war risk. The British Government guaranteed the insurance on this grain. It is on England that the United States is depending to-day to keep the sea open for American commerce; and if English cargo-carriers ply the ocean highways of the world convoyed by British men-of-war protecting American commerce, it will draw the two branches of the Anglo-Saxon race more closely together than they have ever been before.

New Laws Needed at Once

BUT wheat and meat are only a small part of the supplies Europe must draw from America. For ten years Europe has depended almost entirely on the United States and Argentina for corn. Of the 130 million acres planted to corn in the New World, 105 millions are in the United States, 13 millions in Mexico, 10 millions in Argentina. Though, owing to drought, only 45 million bushels were exported from the United States in the year 1912–1913, the deficiency was made up by Argentina, which sent 190 million bushels to Europe. Of the European countries only Hungary, Italy and Roumania rank commercially as corn producers; and two of these countries are eliminated by the war. Belgium requires 20 million bushels of corn a year; Denmark, 20 million bushels; France, 14 million bushels; Germany, 50 million bushels, which is used in manufactured corn products; Holland, 25 million bushels; England, 100 million bushels.

Oats, barley and flour from America make up an enormous proportion of food for the countries of Europe. Shortage of these means shortage of cereal foods, malt and bread. England alone has to have 60 million bushels of oats a year from abroad and 50 million bushels of barley. Germany imports 50 million bushels of oats and 100 millions of barley. France again largely supplies her own needs, seldom buying more than 30 million bushels of oats and very little barley. Hitherto the great supply of oats and barley has come from Russia, Canada and the United States. War cuts off the supply from the first two named, and lack of ships from the last. If Germany could live on famine fare in war—say on potatoes—her population would never starve; for she is the greatest potato grower in the world, producing one-third of the world's total crop.

Look back over the figures of food supplies in Europe—a wheat deficit of 500 million bushels; a corn deficit of 200 million bushels; an oats deficit of 200 million bushels in only three of the leading countries; a beef deficit in England alone of two billion pounds. Then look back at American affairs! Uncle Sam has the largest and best farm crops in all his history. What effect is the war going to have on prices?

Only one of two conclusions is possible: Either the war is going to be as short and swift as it is terrible, or prices for food products must go to famine figures. If Germany could bottle up all the lanes of the sea, she could undoubtedly starve Europe into groveling in submission at her feet within a month. Only two of the belligerents have sufficient food within their own borders—France and Russia. But can Germany blockade the countless lanes of the sea? Her merchant tonnage is to England's as one to four; and if she cannot block up the lanes of the sea, then the chances are as good that England and France and Russia will starve her into submission as that she will starve them. An absolute blockade on food supplies from Russia, France, England and her colonies could starve Germany into defeat no matter how much gold is in her war chest—unless she could get a supply from Argentina or the United States. That is where Uncle Sam comes in, in spite of himself, in spite of washing his hands of the whole affair and standing back from European complications.

If the contest proves to be a second Napoleonic struggle, the Armageddon of the ages—and there are more men under arms to-day than Napoleon had in his wars, 19 millions at latest report—the world will see the highest food prices ever known. Figure out the facts for yourself. Averaging each man a loaf a day, the army alone, apart from the rest of the population, will require 9,500,000 barrels of flour in three months. Averaging five bushels of wheat per barrel of flour, that is tantamount to 47,500,000 bushels of grain. To put it in another way, which Americans will appreciate: Three months' campaign of this army of 19 millions would exhaust every pound of flour produced by all the flour mills of Minneapolis, supposing they sold all this flour to the allied armies and reserved not a pound for American use. Can Uncle Sam reap the profits of those prices? Only if he can obtain ships. When war was bruited prices jumped skyward on all farm products except cotton, which is not a food. Horses doubled in value overnight. Beef jumped four cents. Wheat rose first ten cents, then six. Then when shippers found themselves blockaded with freight on which they were paying storage, with no cargo room to be bought in ships, no ships to be chartered, prices sagged halfway back and hung in midair waiting for ships.

If Uncle Sam cannot buy foreign ships and put them under American registry without violating neutrality laws and finding himself messed up in a war of his own, is there no way out? There is, and a very simple way. The Standard Oil, the United States Steel Company, the United Fruit, the American—Hawaii—these concerns own hundreds of magnificent cargo-carriers plying under foreign flags. Uncle Sam's coastal fleet—mostly owned by the railroads and so barred by law from Panama—includes more tonnage than Germany's boasted merchant marine. All these are owned by American capital, though the foreign-goers are under foreign flags and the coastal fleets hampered and hamstrung by senseless navigation laws. It was exactly a hundred years ago, after the War of 1812, that the United States began hampering navigation by senseless laws—laws as to crews, as to hours, as to officers. If at one sweep these laws were abrogated and American navigation set free—free to buy, build, charter, man, sail where it may—all the big carriers owned by American capital but plying under foreign flags to escape impossible regulations could come in under American registry and restore the United States flag to the sea. All the thousands of tramps under nonbelligerent flags—Norway's, Denmark's, Japan's, China's—could come in under American registry and ply the deserted lanes of the sea freighted with American farm produce for a starving Europe. The change of registry by nonbelligerents would violate no neutrality law, and an adequate cargo fleet would bring a prosperity to the American farmer at which even trust-ridden nightmares have not grasped. Wheat and corn and potatoes at $1.50 to $2 a bushel—the famine figures of the Crimean War—to a nation raising 900 million bushels of wheat and 3 billion bushels of corn means a prosperity for the farmer equal to the manufacturing magnate's. It is the one chance for the United States to bring back from European war chests the gold it has been pouring into them for a century.

Hitherto England has jealously resented and opposed the growth of an American merchant marine; and now by a wonderful turn of chance England finds her only security from famine in depending on the United States' swiftly developing a merchant fleet. With England dependent on Argentina, Canada and the United States for 200 million bushels of wheat, 60 million bushels of oats, 100 million bushels of corn, 2 billion pounds of beef, it is a pretty safe guess that if a change be made in American navigation laws England will not be the nation to find in that change any violation of neutrality laws.

John D's Humor

OF LATE years there has grown up in Cleveland an impression that Neighbor Rockefeller, despite his pathetically serious cast of countenance, possesses a good deal of dry humor. In support of this people cite the answer he made on the witness-stand at a Standard Oil hearing. The attorney for the Government had asked him if it were true that the Standard controlled the oil supply of the entire world. To which interrogation Rockefeller replied: "Not yet."

In the same connection one may recall the remark that he made to a friend who found him playing golf one day all alone, and asked him if he wouldn't prefer to have an opponent to make the game more interesting. With a twinkle of his small eyes the oil dealer answered: "No, I never could stand the idea of competition."

There is evidence that Rockefeller had a sense of humor as early as the seventies. In those days he had not yet become inaccessible, and although he was careful not to let any visitor about the Standard offices find out anything concerning his business, he was not much more difficult to reach than the proprietor of a harness shop. One morning there entered the Rockefeller private office a large, querulous Irishman, a contractor, who had had some business dealings with Rockefeller's oil company and was nurturing a grievance. The visitor briefly set forth this grievance, and then opened up with a stream of vituperative profanity directed at Rockefeller personally.

Through it all Rockefeller sat as if preoccupied, staring at a little spot on his left thumb-nail. When the visitor had quite finished his tirade the oil refiner turned to him, as if he had just recalled his presence, and asked quietly: "Now, will you please repeat that?"

The absurdity of the request is said to have appealed so strongly to the brusque caller that he burst out laughing, and the differences were soon amicably adjusted.

Then there is the remark he once made to a waiter in a Cleveland hotel. The noonday luncheon menu at the hotel included roast beef and potatoes for thirty-five cents, and Rockefeller had been in the habit of ordering roast beef and potatoes with the utmost abandon. One day the scale of prices was advanced. Roast beef alone cost thirty-five cents; potatoes cost ten cents extra. Rockefeller had been giving the waiter a ten-cent tip, but in view of the extra charge for potatoes he laid out only a nickel for the waiter. The latter reproached him peevishly, saying: "If I had as much money as you have I wouldn't squeeze a nickel so hard."

"Well," retorted the oil man, "if you squeezed a nickel as hard as I do you wouldn't be a waiter."

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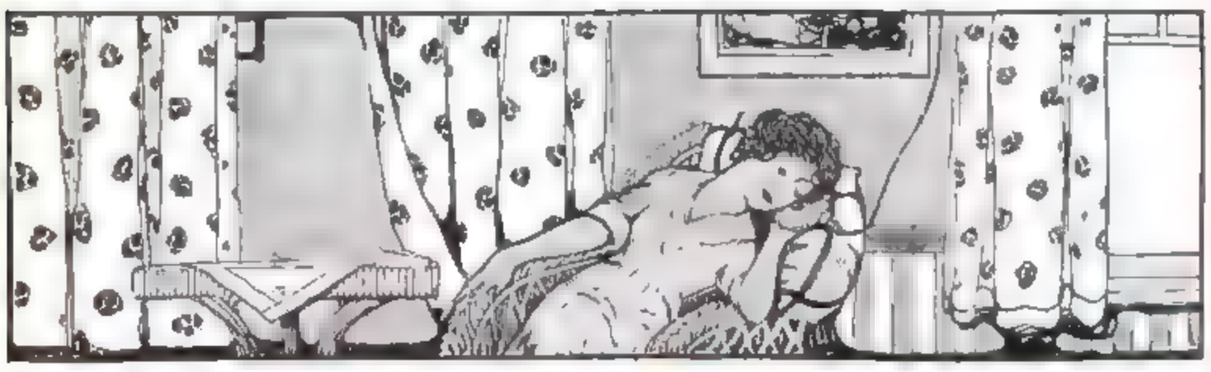

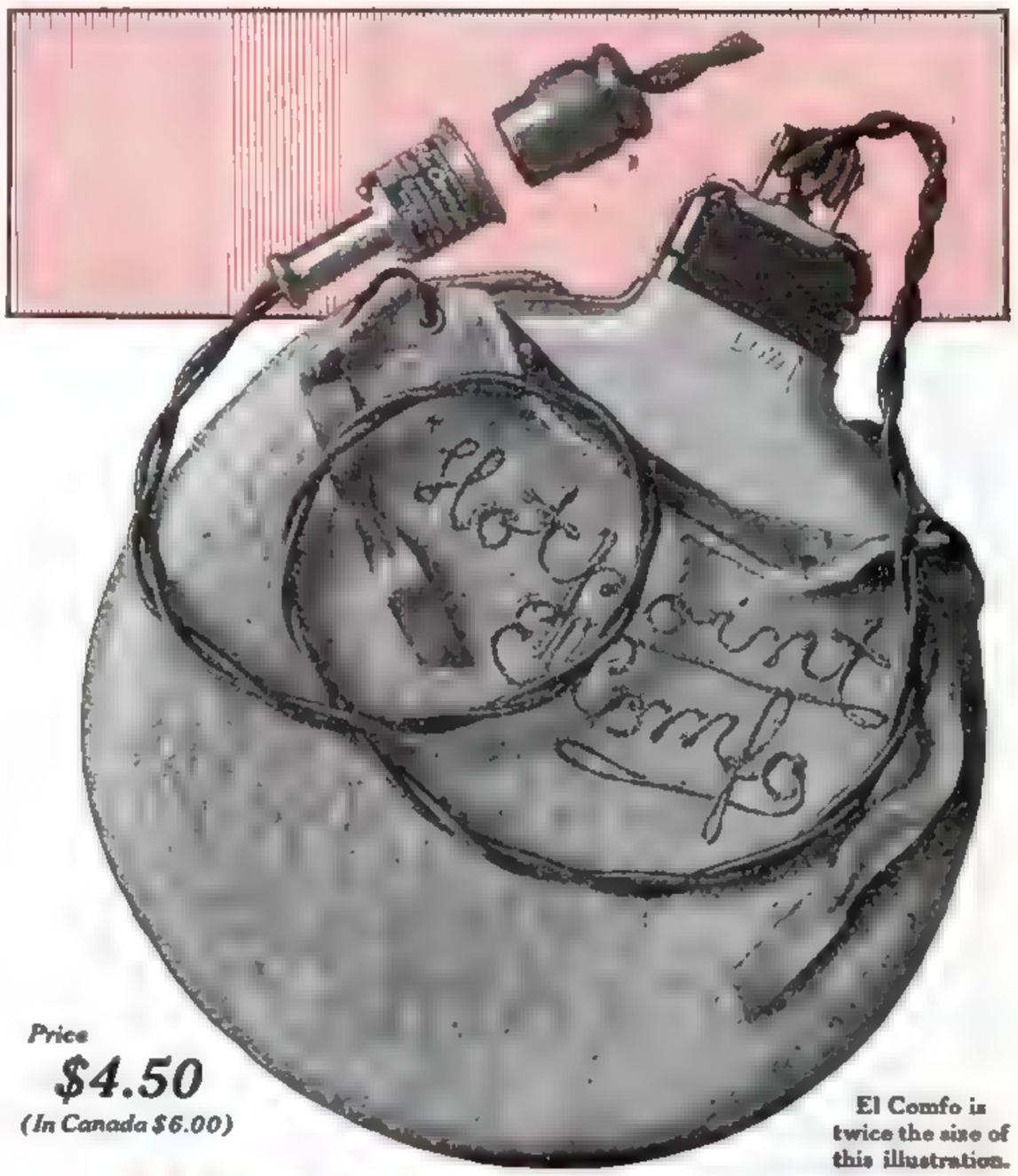

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LOCKED DOORS

By Mary Roberts Rinehart

IV

AT TEN minutes after eight I was back in the house. Mr. Reed admitted me, going through the tedious process of unlocking outer and inner vestibule doors and fastening them again behind me. He inquired politely if I had had a pleasant walk, and without waiting for my reply fell to reading the evening paper. He seemed to have forgotten me absolutely. First he scanned the headlines; then he turned feverishly to something farther on and ran his finger down along a column. His lips were twitching, but evidently he did not find what he expected—or feared—for he threw the paper away and did not glance at it again. I watched him from the angle of the stairs.

Even for that short interval Mrs. Reed had taken his place at the children's door.

She wore a black dress, long sleeved and high at the throat, instead of the silk negligee of the previous evening, and she held a book. But she was not reading. She smiled rather wistfully when she saw me.

"How fresh you always look!" she said. "And so self-reliant. I wish I had your courage."

"I am perfectly well. I dare say that explains a lot. Kiddies asleep?"

"Freddie isn't. He has been crying for Chang. I hate night, Miss Adams. I'm like Freddie. All my troubles come up about this time. I'm horribly depressed."

Her blue eyes filled with tears.

"I haven't been sleeping well," she confessed.

I should think not!

Without taking off my things I went down to Mr. Reed in the lower hall.

"I'm going to insist on something," I said. "Mrs. Reed is highly nervous. She says she has not been sleeping. I think if I give her an opiate and she gets an entire night's sleep it may save her a breakdown."

I looked straight in his eyes, and for once he did not evade me.

"I'm afraid I've been very selfish," he said "Of course she must have sleep. I'll give you a powder, unless you have something you prefer to use."

I remembered then that he was a chemist, and said I would gladly use whatever he gave me.

"There is another thing I wanted to speak about, Mr. Reed," I said. "The children are mourning their dog. Don't you think he may have been accidentally shut up somewhere in the house in one of the upper floors?"

"Why do you say that?" he demanded sharply.

"They say they have heard him howling."

He hesitated for barely a moment. Then:

"Possibly," he said. "But they will not hear him again. The little chap has been sick, and he—died to-day. Of course the boys are not to know."

No one watched the staircase that night. I gave Mrs. Reed the opiate and saw her comfortably into bed. When I went back fifteen minutes later she was resting, but not asleep. Opiates sometimes make people garrulous for a little while—sheer comfort, perhaps, and relaxed tension. I've had stockbrokers and bankers in the hospital give me tips, after a hypodermic of morphia, that would have made me wealthy had I not been limited to my training allowance of twelve dollars a month.

"I was just wondering," she said as I tucked her up, "where a woman owes the most allegiance—to her husband or to her children?"

"Why not split it up," I said cheerfully, "and try doing what seems best for both?"

"But that's only a compromise!" she complained, and was asleep almost immediately. I lowered the light and closed the door, and shortly after I heard Mr. Reed locking it from the outside.

With the bolt off my door and Mrs. Reed asleep my plan for the night was easily carried out. I went to bed for a couple of hours and slept calmly. I awakened once with the feeling that some one was looking at me from the passage into the night nursery, but there was no one there. However, so strong had been the feeling that I got up and went into the back room. The children were asleep, and all doors opening into the hall were locked. But the window on to the porte-cochère roof was open and the curtain blowing. There was no one on the roof.

It was not twelve o'clock, and I still had an hour. I went back to bed.

At one I prepared to make a thorough search of the house. Looking from one of my windows I thought I saw the shadowy figure of a man across the street, and I was comforted. Help was always close, I felt. And yet, as I stood inside my door in my rubber-soled shoes, with my ulster over my uniform and a revolver and my skeleton keys in my pocket, my heart was going very fast. The stupid story of the ghost came back and made me shudder, and the next instant I was remembering Mrs. Reed the night before, staring down into the lower hall with fixed glassy eyes.

My plan was to begin at the top of the house and work down. The thing was the more hazardous, of course, because Mr. Reed was most certainly somewhere about. I had no excuse for being on the third floor. Down below I could say I wanted tea, or hot water anything. But I did not expect to find Mr. Reed up above. The terror, whatever it was, seemed to lie below.

Access to the third floor was not easy. The main staircase did not go up. To get there I was obliged to unlock the door at the rear of the hall with my own keys. I was working in bright light, trying my keys one after another, and watching over my shoulder as I did so. When the door finally gave it was a relief to slip into the darkness beyond, ghosts or no ghosts.

I am always a silent worker. Caution about closing doors and squeaking hinges is second nature to me. One learns to be cautious when one's only chance of sleep is not to rouse a peevish patient and have to give a body-massage, as like as not, or listen to domestic troubles—"I said" and "he said"—until one is almost crazy.

So I made no noise. I closed the door behind me and stood blinking in the darkness. I listened. There was no sound above or below. Now houses at night have no terror for me. Every nurse is obliged to do more or less going about in the dark. But I was not easy. Suppose Mr. Reed should call me? True, I had locked my door and had the key in my pocket. But a dozen emergencies flew through my mind as I felt for the stair rail.

There was a curious odor through all the back staircase, a pungent, aromatic scent that, with all my familiarity with drugs, was strange to me. As I slowly climbed the stairs it grew more powerful. The air was heavy with it, as though no windows had been opened in that part of the house. There was no door at the top of this staircase, as there was on the second floor. It opened into an upper hall, and across from the head of the stairs was a door leading into a room. This door was closed. On this staircase, as on all the others, the carpet had been newly lifted. My electric flash showed the white boards and painted borders, the carpet tacks, many of them still in place. One, lying loose, penetrated my rubber sole and went into my foot.

I sat down in the dark and took off the shoe. As I did so my flash, on the step beside me, rolled over and down with a crash. I caught it on the next step, but the noise had been like a pistol shot.

Almost immediately a voice spoke above me sharply. At first I thought it was out in the upper hall. Then I realized that the closed door was between it and me.

"Ees that you, Meester Reed?"

Mademoiselle!

"Meester Reed!" plaintively. "Eet comes up again, Meester Reed! I die! To-morrow I die!"

She listened. On no reply coming she began to groan rhythmically, to a curious accompaniment of creaking. When I had gathered up my nerves again I realized that she must be sitting in a rocking chair. The groans were really little plaintive grunts.

By the time I had got my shoe on she was up again, and I could hear her pacing the room, the heavy step of a woman well fleshed and not young. Now and then she stopped inside the door and listened; once she shook the knob and mumbled querulously to herself.

I recovered the flash, and with infinite caution worked my way to the top of the stairs. Mademoiselle was locked in, doubly bolted in. Two strong bolts, above and below, supplemented the door lock.

Her ears must have been very quick, or else she felt my softly padding feet on the boards outside, for suddenly she flung herself against the door and begged for a priest, begged piteously, in jumbled French and English. She wanted food; she was dying of hunger. She wanted a priest.

And all the while I stood outside the door and wondered what I should do. Should I release the woman? Should I go down to the lower floor and get the detective across the street to come in and force the door? Was this the terror that held the house in thrall—this babbling old Frenchwoman calling for food and a priest in one breath?

Surely not. This was a part of the mystery, not all. The real terror lay below. It was not Mademoiselle, locked in her room on the upper floor, that the Reeds waited for at the top of the stairs. But why was Mademoiselle locked in her room? Why were the children locked in? What was this thing that had turned a home into a jail, a barracks, that had sent away the servants, imprisoned and probably killed the dog, sapped the joy of life from two young people? What was it that Mademoiselle cried "comes up again"?

I looked toward the staircase. Was it coming up the staircase?

I am not afraid of the thing I can see, but it seemed to me, all at once, that if anything was going to come up the staircase I might as well get down first. A staircase is no place to meet anything, especially if one doesn't know what it is.

I listened again. Mademoiselle was quiet. I flashed my light down the narrow stairs. They were quite empty. I shut off the flash and went down. I tried to go slowly, to retreat with dignity, and by the time I had reached the landing below I was heartily ashamed of myself. Was this shivering girl the young woman Mr. Patton called his right hand?

I dare say I should have stopped there, for that night at least. My nerves were frayed. But I forced myself on. The mystery lay below. Well, then, I was going down. It could not be so terrible. At least it was nothing supernatural. There must be a natural explanation. And then that silly story about the headless things must pop into my head and start me down trembling.

The lower rear staircase was black dark, like the upper, but just at the foot a light came in through a barred window. I could see it plainly and the shadows of the iron grating on the bare floor. I stood there listening. There was not a sound.

It was not easy to tell exactly what followed. I stood there with my hand on the rail. I'd been very silent; my rubber shoes attended to that. And one moment the staircase was clear, with a patch of light at the bottom. The next, something was there, half way down—a head, it seemed to be, with a pointed hood like a monk's cowl. There was no body. It seemed to lie at my feet. But it was living. It moved. I could tell the moment when the eyes lifted and saw my feet, the slow back-tilting of the head as they followed up my body. All the air was squeezed out of my lungs; a heavy hand seemed to press on my chest. I remember raising a shaking hand and flinging my flashlight at the head. The flash clattered on the stair tread harmless. Then the head was gone and something living slid over my foot.

I stumbled back to my room and locked the door. It was two hours before I had strength enough to get my aromatic ammonia bottle.

V

IT SEEMED to me that I had hardly dropped asleep before the children were in the room, clamoring.

"The goldfish are dead!" Harry said, standing soberly by the bed. "They are all dead with their stummicks turned up."

I sat up. My head ached violently.

"They can't be dead, old chap." I was feeling about for my kimono, but I remembered that when I had found my way back to the nursery after my fright on the backstairs I had lain down in my uniform. I crawled out, hardly able to stand. "We gave them fresh water yesterday, and——"

I had got to the aquarium. Harry was right. The little darting flames of pink and gold were still. They floated about, rolling gently as Freddie prodded them with a forefinger, dull eyed, pale bellies upturned. In his cage above the little parrot watched out of a crooked eye.

I ran to the medicine closet in the bathroom. Freddie had a weakness for administering medicine. I had only just rescued the parrot from the result of his curiosity and a headache tablet the day before.

"What did you give them?" I demanded.

"Bread," said Freddie stoutly.

"Only bread?"

"Dirty bread," Harry put in. "I told him it was dirty."

"Where did you get it?"

"On the roof of the porte-cochère!"

Shade of Montessori! The rascals had been out on that sloping tin roof. It turned me rather sick to think of it.

Accused, they admitted it frankly.

"I unlocked the window," Harry said, "and Freddie got the bread. It was out in the gutter. He slipped once."

"Almost went over and made a squash on the pavement," added Freddie. "We gave the little fishes the bread for breakfast, and now they're gone to God."

The bread had contained poison, of course. Even the two little snails that crawled over the sand in the aquarium were motionless. I sniffed the water. It had a slightly foreign odor. I did not recognize it.

Panic seized me then. I wanted to get away and take the children with me. The situation was too hideous. But it was still early. I could only wait until the family roused. In the meantime, however, I made a nerve-racking excursion out on to the tin roof and down to the gutter. There was no more of the bread there. The porte-cochère was at the side of the house. As I stood balancing myself perilously on the edge, summoning my courage to climb back to the window above, I suddenly remembered the guard Mr. Patton had promised and glanced toward the square.

The guard was still there. More than that, he was running across the street toward me. It was Mr. Patton himself. He brought up between the two houses with absolute fury in his face.

"Go back!" he waved. "What are you doing out there anyhow? That roof's as slippery as the devil!"

I turned meekly and crawled back with as much dignity as I could. I did not say anything. There was nothing I could bawl from the roof. I could only close and lock the window and hope that the people in the next house still slept. Mr. Patton must have gone shortly after, for I did not see him again. I wondered if he had relieved the night watch, or if he could possibly have been on guard himself all that chilly April night.

Mr. Reed did not breakfast with us. I made a point of being cheerful before the children, and their mother was rested and brighter than I had seen her. But more than once I found her staring at me in a puzzled way. She asked me if I had slept.

"I wakened only once," she said. "I thought I heard a crash of some sort. Did you hear it?"

"What sort of a crash?" I evaded.

The children had forgotten the goldfish for a time. Now they remembered and clamored their news to her.

"Dead?" she said, and looked at me.

"Poisoned," I explained. "I shall nail the windows over the porte-cochère shut, Mrs. Reed. The boys got out there early this morning and picked up something—bread, I believe. They fed it to the fish and—they are dead."

All the light went out of her face. She looked tired and harassed as she got up.

"I wanted to nail the window," she said vaguely, "but Mr. Reed—— Suppose they had eaten that bread, Miss Adams, instead of giving it to the fish!"

The same thought had chilled me with horror. We gazed at each other over the unconscious heads of the children and my heart ached for her. I made a sudden resolution.

"When I first came," I said to her, "I told you I wanted to help. That's what I'm here for. But how am I to help either you or the children when I do not know what danger it is that threatens? It isn't fair to you, or to them, or even to me."

She was much shaken by the poison incident. I thought she wavered.

"Are you afraid the children will be stolen?"

"Oh, no."

"Or hurt in any way?" I was thinking of the bread on the roof.

"No."

"But you are afraid of something?"

Harry looked up suddenly.

"Mother's never afraid," he said stoutly.

I sent them both in to see if the fish were still dead.

"There is something in the house downstairs that you are afraid of?" I persisted.

She took a step forward and caught my arm.

"I had no idea it would be like this, Miss Adams. I'm dying of fear!"

I had a quick vision of the swathed head on the back staircase, and some of my night's terror came back to me. I believe we stared at each other with dilated pupils for a moment. Then I asked:

"Is it a real thing?—surely you can tell me this. Are you afraid of a reality, or—is it something supernatural?" I was ashamed of the question. It sounded so absurd in the broad light of that April morning.

"It is a real danger," she replied. Then I think she decided that she had gone as far as she dared, and I went through the ceremony of letting her out and of locking the door behind her.

The day was warm. I threw up some of the windows and the boys and I played ball, using a rolled handkerchief. My part, being to sit on the floor with a newspaper folded into a bat and to bang at the handkerchief as it flew past me, became automatic after a time.

As I look back I see a pair of disordered young rascals in Russian blouses and bare round knees doing a great deal of yelling and some very crooked throwing; a nurse sitting tailor fashion on the floor, alternately ducking to save her cap and making vigorous but ineffectual passes at the ball with her newspaper bat. And I see sunshine in the room and the dwarf parrot eating sugar out of his claw. And below, the fish in the aquarium floating belly-up with dull eyes.

Mr. Reed brought up our luncheon tray. He looked tired and depressed and avoided my eyes. I watched him while I spread the bread and butter for the children. He nailed shut the windows that opened on to the porte-cochère roof and when he thought I was not looking he examined the registers in the wall to see if the gratings were closed. The boys put the dead fish in a box and made him promise a decent interment in the garden. They called on me for an epitaph, and I scrawled on top of the box:

These fish are dead
Because a boy called Fred
Went out on a porch roof when he should
Have been in bed.

I was much pleased with it. It seemed to me that an epitaph, which can do no good to the departed, should at least convey a moral. But to my horror Freddie broke into loud wails and would not be comforted.

It was three o'clock, therefore, before they were both settled for their afternoon naps and I was free. I had determined to do one thing, and to do it in daylight—to examine the back staircase inch by inch. I knew I would be courting discovery, but the thing had to be done, and no power on earth would have made me essay such an investigation after dark.

It was all well enough for me to say to myself that there was a natural explanation; that this had been a human head, of a certainty; that something living and not spectral had slid over my foot in the darkness. I would not have gone back there again at night for youth, love or money. But I did not investigate the staircase that day, after all.

I made a curious discovery after the boys had settled down in their small white beds. A venturesome fly had sailed in through an open window, and I was immediately in pursuit of him with my paper bat. Driven from the cornice to the chandelier, harried here, swatted there, finally he took refuge inside the furnace register.

Perhaps it is my training—I used to know how many million germs a fly packed about with it, and the generous benevolence with which it distributed them; I've forgotten—but the sight of a single fly maddens me. I said this to Mr. Patton once, and he asked what the sight of a married one would do. So I sat down by the register and waited. It was then that I made the curious discovery that the furnace belowstairs was burning, and burning hard. A fierce heat assailed me as I opened the grating. It drove the fly out of cover, but I had no time for him. The furnace going full on a warm spring day! It was strange.

Perhaps I was stupid. Perhaps the whole thing should have been clear to me. But it was not. I sat there bewildered and tried to figure it out. I went over it point by point:

The carpets up all over the house, lights going full all night and doors locked.

The cot at the top of the stairs and Mrs. Reed staring down.

The bolt outside my door to lock me in.

The death of Chang.

Mademoiselle locked in her room upstairs and begging for a priest.

The poison on the porch roof.

The head without a body on the staircase and the thing that slid over my foot.

The furnace going, and the thing I recognized as I sat there beside the register—the unmistakable odor of burning cloth.

Should I have known? I wonder. It looks so clear to me now.

I did not investigate the staircase, for the simple reason that my skeleton key, which unfastened the lock of the door at the rear of the second-floor hall, did not open the door. I did not understand at once and stood stupidly working with the lock. The door was bolted on the other side. I wandered as aimlessly as I could down the main staircase and tried the corresponding door on the lower floor. It, too, was locked. Here was an *impasse* for sure. As far as I could discover the only other entrance to the back staircase was through the window with the iron grating.

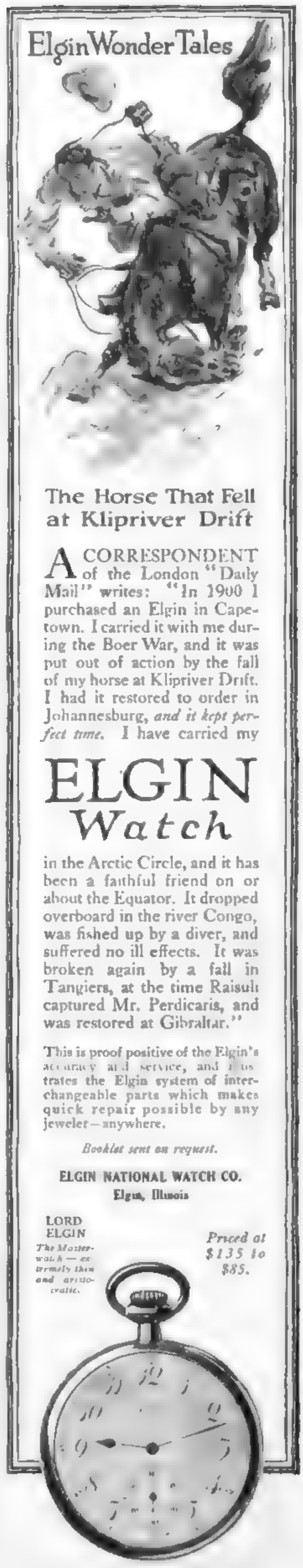
As I turned to go back I saw my electric flash, badly broken, lying on a table in the hall. I did not claim it.

The lower floor seemed entirely deserted. The drawing room and library were in their usual disorder, undusted and bare of floor. The air everywhere was close and heavy; there was not a window open. I sauntered through the various rooms, picked up a book in the library as an excuse and tried the door of the room behind. It was locked. I thought at first that something moved behind it, but if anything lived there it did not stir again. And yet I had a vivid impression that just on the other side of the door ears as keen as mine were listening. It was broad day, but I backed away from the door and out into the wide hall. My nerves were still raw, no doubt, from the night before.

I was to meet Mr. Patton at half after seven that night, and when Mrs. Reed relieved me at seven I had half an hour to myself. I spent it in Beauregard Gardens, with the dry fountain in the center. The place itself was charming, the trees still black but lightly fringed with new green, early spring flowers in the borders, neat paths and, bordering it all, the solid, dignified backs of the Beauregard houses. I sat down on the coping of the fountain and surveyed the Reed house. Those windows above were Mademoiselle's. The shades were drawn, but no light came through or round them. The prisoner—for prisoner she was by every rule of bolt and lock—must be sitting in the dark. Was she still begging for her priest? Had she had any food? Was she still listening inside her door for whatever it was that was "coming up"?

In all the other houses windows were open; curtains waved gently in the spring air; the cheerful signs of the dinner hour were evident near by—moving servants, a gleam of stately shirt bosom as a butler mixed a salad, a warm radiance of candlelight from dining tables and the reflected glow of flowers. Only the Reed house stood gloomy, unlighted, almost sinister.

Beauregard Place dined early. It was one of the traditions, I believe. It liked to get to the theater or the opera early, and it believed in allowing the servants a little time in the evenings. So, although it was only something after seven, the evening rite of the table crumbs began to be observed. Came a colored butler, bowed to me with a word of apology, and dumped the contents of a silver tray into the basin; came a pretty mulatto, flung her crumbs gracefully and smiled with a flash of teeth at the butler. Then for five minutes I was alone.



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It was Nora, the girl we had met on the street, who came next. She saw me and came round to me with a little air of triumph.

"Well, I'm back in the square again, after all, miss," she said. "And a better place than the Reeds. I don't have the doilies to do."

"I'm very glad you are settled again, Nora."

She lowered her voice.

"I'm just trying it out," she observed. "The girl that left said I wouldn't stay. She was scared off. There have been some queer doings—not that I believe in ghosts or anything like that. But my mother in the old country had the second-sight, and if there's anything going on I'll be right sure to see it."

It took encouragement to get her story, and it was secondhand at that, of course. But it appeared that a state of panic had seized the Beauregard servants. The alarm was all belowstairs and had been started by a cook who, coming in late and going to the basement to prepare herself a cup of tea, had found her kitchen door locked and a light going beyond. Suspecting another maid of violating the tea canister she had gone soft-footed to the outside of the house and had distinctly seen a gray figure crouching in a corner of the room. She had called the butler, and they had made an examination of the entire basement without result. Nothing was missing from the house.

"And that figure has been seen again and again, miss," Nora finished. "McKenna's butler Joseph saw it in this very spot, walking without a sound and the street light beyond there shining straight through it. Over in the Smythe house the laundress, coming in late and going down to the basement to soak her clothes for the morning, met the thing on the basement staircase and fainted dead away."

I had listened intently.

"What do they think it is?" I asked.

She shrugged her shoulders and picked up her tray.

"I'm not trying to say and I guess nobody is. But if there's been a murder it's pretty well known that the ghost walks about until the burial service is read and it's properly buried."

She glanced at the Reed house.

"For instance," she demanded, "where is Mademoiselle?"

"She is alive," I said rather sharply. "And even if what you say were true, what in the world would make her wander about the basements? It seems so silly, Nora, a ghost haunting damp cellars and laundries with stationary tubs and all that."

"Well," she contended, "it seems silly for them to sit on cold tombstones—and yet that's where they generally sit, isn't it?"

Mr. Patton listened gravely to my story that night.

"I don't like it," he said when I had finished. "Of course the head on the staircase is nonsense. Your nerves were ragged and our eyes play tricks on all of us. But as for the Frenchwoman ——"

"If you accept her you must accept the head," I snapped. "It was there—it was a head without a body and it looked up at me."

We were walking through a quiet street, and he bent over and caught my wrist.

"Pulse racing!" he commented. "I'm going to take you away, that's certain. I can't afford to lose my best assistant. You're too close, Miss Adams; you've lost your perspective."

"I've lost my temper!" I retorted. "I shall not leave until I know what this thing is, unless you choose to ring the doorbell and tell them I'm a spy."

He gave in when he saw that I was firm, but not without a final protest.

"I'm directly responsible for you to your friends," he said. "There's probably a young man somewhere who will come gunning for me if anything happens to you. And I don't care to be gunned for. I get enough of that in my regular line."

"There is no young man," I said shortly.

"Have you been able to see the cellars?"

"No, everything is locked off."

"Do you think the rear staircase goes all the way down?"

"I haven't the slightest idea."

"You are in the house. Have you any suggestions as to the best method of getting into the house? Is Reed on guard all night?"

"I think he is."

"It may interest you to know," he said finally, "that I sent a reliable man to break in there last night quietly, and that he—couldn't do it. He got a leg through a cellar window, and came near not getting it out again. Reed was just inside in the dark." He laughed a little, but I guessed that the thing galled him.

"I do not believe that he would have found anything if he had succeeded in getting in. There has been no crime, Mr. Patton, I am sure of that. But there is a menace of some sort in the house."

"Then why does Mrs. Reed stay and keep the children if there is danger?"

"I believe she is afraid to leave him. There are times when I think that he is desperate."

"Does he ever leave the house?"

"I think not, unless ——"

"Yes?"

"Unless he is the basement ghost of the other houses."

He stopped in his slow walk and considered it.

"It's possible. In that case I could have him waylaid to-night in the gardens and left there, tied. It would be a hold-up, you understand. The police have no excuse for coming in yet. Or, if we found him breaking into one of the other houses we could get him there. He'd be released, of course, but it would give us time. I want to clean the thing up. I'm not easy while you are in that house."

We agreed that I was to wait inside one of my windows that night, and that on a given signal I should go down and open the front door. The whole thing, of course, was contingent on Mr. Reed leaving the house some time that night. It was only a chance.

"The house is barred like a fortress," Mr. Patton said as he left me. "The window with the grating is hopeless. We tried it last night."

VI

I FIND that my notes of that last night in the house on Beauregard Square are rather confused, some written at the time, some just before. For instance, on the edge of a newspaper clipping I find this:

"Evidently this is the item. R—— went pale on reading it. Did not allow wife to see paper."

The clipping is an account of the sudden death of an elderly gentleman named Smythe, one of the Beauregard families.

The next clipping is less hasty and is on a yellow symptom record. It has been much folded—I believe I tucked it in my apron belt:

"If the rear staircase is bolted everywhere from the inside, how did the person who locked it, either Mr. or Mrs. Reed, get back into the body of the house again? Or did Mademoiselle do it? In that case she is no longer a prisoner and the bolts outside her room are not fastened.

"At eleven o'clock to-night Harry wakened with earache. I went to the kitchen to heat some mullein oil and laudanum. Mrs. Reed was with the boy and Mr. Reed was not in sight. I slipped into the library and used my skeleton keys on the locked door to the rear room. It was empty even of furniture, but there is a huge box there, with a lid that fastens down with steel hooks. The lid is full of small airholes. I had no time to examine further.

"It is one o'clock. Harry is asleep and his mother is dozing across the foot of his bed. I have found the way to get to the rear staircase. There are outside steps from the basement to the garden. The staircase goes down all the way to the cellar evidently. Then the lower door in the cellar must be only locked, not bolted from the inside. I shall try to get to the cellar."

The next is a scrawl:

"Cannot get to the outside basement steps. Mr. Reed is wandering round lower floor. I reported Harry's condition and came up again. I must get to the back staircase."

I wonder if I have been able to convey, even faintly, the situation in that highly respectable old house that night: The fear that hung over it, a fear so great that even I, an outsider and stout of nerve, felt it and grew cold; the unnatural brilliancy of light that bespoke dread of the dark; the hushed voices, the locked doors and staring, peering eyes; the babbling Frenchwoman on an upper floor, the dead fish, the dead dog. And, always in my mind, that vision of dread on the back staircase and the thing that slid over my foot.

At two o'clock I saw Mr. Patton, or whoever was on guard in the park across the street, walk quickly toward the house and disappear round the corner toward the gardens in the rear. There had been no signal, but I felt sure that Mr. Reed had left the house. His wife was still asleep across Harry's bed. As I went out I locked the door behind me, and I took also the key to the night nursery. I thought that something disagreeable, to say the least, was inevitable, and why let her in for it?

The lower hall was lighted as usual and empty. I listened, but there were no restless footsteps. I did not like the lower hall. Only a thin wooden door stood between me and the rear staircase, and any one who thinks about the matter will realize that a door is no barrier to a head that can move about without a body. I am afraid I looked over my shoulder while I unlocked the front door, and I know I breathed better when I was out in the air.

I wore my dark ulster over my uniform and I had my revolver and keys. My flash, of course, was useless. I missed it horribly. But to get to the staircase was an obsession by that time, in spite of my fear of it, to find what it guarded, to solve its mystery. I worked round the house, keeping close to the wall, until I reached the garden. The night was the city night, never absolutely dark. As I hesitated at the top of the basement steps it seemed to me that figures were moving about among the trees.

The basement door was unlocked and open. I was not prepared for that, and it made me, if anything, more uneasy. I had a box of matches with me, and I wanted light as a starving man wants food. But I dared not light them. I could only keep a tight grip on my courage and go on. A small passage first, with whitewashed stone walls, cold and scaly under my hand; then a large room, and still darkness. Worse than darkness, something crawling and scratching round the floor.

I struck my match, then, and it seemed to me that something white flashed into a corner and disappeared. My hands were shaking, but I managed to light a gas jet and to see that I was in the laundry. The staircase came down here, narrower than above, and closed off with a door. The door was closed and there was a heavy bolt on it but no lock.

And now, with the staircase accessible and a gaslight to keep up my courage, I grew brave, almost reckless. I would tell Mr. Patton all about this cellar, which his best men had not been able to enter. I would make a sketch for him—coalbins, laundry tubs, everything. Foolish, of course, but hold the gas jet responsible—the reckless bravery of light after hideous darkness.

So I went on, forward. The glow from the laundry followed me. I struck matches, found potatoes and cases of mineral water, bruised my knees on a discarded bicycle, stumbled over a box of soap. Twice out of the corner of my eye and never there when I looked I caught the white flash that had frightened me before. Then at last I brought up before a door and stopped. It was a curiously barricaded door, nailed against disturbance by a plank fastened across, and, as if to make intrusion without discovery impossible, pasted round every crack and over the keyhole with strips of strong yellow paper. It was an ominous door. I wanted to run away from it, and I wanted also desperately to stand and look at it and imagine what might lie beyond. Here again was the strange, spicy odor that I had noticed in the back staircase.

I think it is indicative of my state of mind that I backed away from the door. I did not turn and run. Nothing in the world would have made me turn my back to it.

Somehow or other I got back into the laundry and jerked myself together. It was ten minutes after two. I had been just ten minutes in the basement!

The staircase daunted me in my shaken condition. I made excuses for delaying my venture, looked for another box of matches, listened at the end of the passage, finally slid the bolts and opened the door. The silence was impressive. In the laundry there were small, familiar sounds—the dripping of water from a faucet, the muffled measure of a gas meter, the ticking of a clock on the shelf. To leave it all, to climb into that silence ——

Lying on the lower step was a curious instrument. It was a sort of tongs made of steel, about two feet long, and fastened together like a pair of scissors, the joint about five inches from the flattened ends. I carried

it to the light and examined it. One end was smeared with blood and short, brownish hairs. It made me shudder, but—from that time on I think I knew. Not the whole story, of course, but somewhere in the back of my head, as I climbed in that hideous quiet, the explanation was developing itself. I did not think it out. It worked itself out as, step after step, match after match, I climbed the staircase.

Up to the first floor there was nothing. The landing was bare of carpet. I was on the first floor now. On each side, doors, carefully bolted, led into the house. I opened the one into the hall and listened. I had been gone from the children fifteen minutes and they were on my mind. But everything was quiet.

The sight of the lights and the familiar hall gave me courage. After all, if I was right, what could the head on the staircase have been but an optical delusion? And I was right. The evidence—the tongs—was in my hand. I closed and bolted the door and felt my way back to the stairs. I lighted no matches this time. I had only a few, and on this landing there was a little light from the grated window, although the staircase above was in black shadow.

I had one foot on the lowest stair, when suddenly overhead came the thudding of hands on a closed door. It broke the silence like an explosion. It sent chills up and down my spine. I could not move for a moment. It was the Frenchwoman!

I believe I thought of fire. The idea had obsessed me in that house of locked doors. I remember a strangling weight of fright on my chest and of trying to breathe. Then I started up the staircase, running as fast as I could lift my weighted feet, I remember that, and getting up perhaps a third of the way. Then there came a plunging forward into space, my hands out, a shriek frozen on my lips, and —— quiet.

I do not think I fainted. I know I was always conscious of my arm doubled under me, of pain and darkness. I could hear myself moaning, but almost as if it were some one else. There were other sounds, but they did not concern me much. I was not even curious about my location. I seemed to be a very small consciousness surrounded by a great deal of pain.

Several centuries later a light came and leaned over me from somewhere above. Then the light said:

"Here she is!"

"Alive?" I knew that voice, but I could not think whose it was.

"I'm not —— Yes, she's moaning."

They got me out somewhere and I believe I still clung to the tongs. I had fallen on them and had a cut on my chin. I could stand, I found, although I swayed. There was plenty of light now in the back hallway, and a man I had never seen was investigating the staircase.

"Four steps off," he said. "Risers and treads gone and the supports sawed away. It's a trap of some sort."

Mr. Patton was examining my broken arm and paid no attention. The man let himself down into the pit under the staircase. When he straightened, only his head rose above the steps. Although I was white with pain to the very lips I laughed hysterically.

"The head!" I cried. Mr. Patton swore under his breath.

They half led, half carried me into the library. Mr. Reed was there, with a detective on guard over him. He was sitting in his old position, bent forward, chin in palms. In the blaze of light he was a pitiable figure, smeared with dust, dishevele from what had evidently been a struggle. Mr. Patton put me in a chair and dispatched one of the two men for the nearest doctor.

"This young lady," he said curtly to Mr. Reed, "fell into that damnable trap you made in the rear staircase."

"I locked off the staircase—but I am sorry she is hurt. My—my wife will be shocked. Only I wish you'd tell me what all this is about. You can't arrest me for going into a friend's house."

"If I send for some member of the Smythe family will they acquit you?"

"Certainly they will," he said. "I—I've been raised with the Smythes. You can send for any one you like." But his tone lacked conviction.

Mr. Patton made me as comfortable as possible, and then, sending the remaining detective out into the hall, he turned to his prisoner.

"Now, Mr. Reed," he said. "I want you to be sensible. For some days a figure has been seen in the basements of the various Beauregard houses. Your friends, the Smythes, reported it. To-night we are on watch, and we see you breaking into the basement of the Smythe house. We already know some curious things about you, such as dismissing all the servants on half an hour's notice and the disappearance of the French governess."

"Mademoiselle! Why, she ——" He checked himself.

"When we bring you here to-night, and you ask to be allowed to go upstairs and prepare your wife, she is locked in. The nurse is missing. We find her at last, also locked away and badly hurt, lying in a staircase trap, where some one, probably yourself, has removed the steps. I do not want to arrest you, but, now I've started, I'm going to get to the bottom of all this."

Mr. Reed was ghastly, but he straightened in his chair.

"The Smythes reported this thing, did they?" he asked. "Well, tell me one thing. What killed the old gentleman—old Smythe?"

"I don't know."

"Well, go a little further." His cunning was boyish, pitiful. "How did he die? Or don't you know that either?"

Up to this point I had been rather a detached part of the scene, but now my eyes fell on the tongs beside me.

"Mr. Reed," I said, "isn't this thing too big for you to handle by yourself?"

"What thing?"

"You know what I mean. You've protected yourselves well enough, but even if the—the thing you know of did not kill old Mr. Smythe you cannot tell what will happen next."

"I've got almost all of them," he muttered sullenly. "Another night or two and I'd have had the lot."

"But even then the mischief may go on. It means a crusade; it means rousing the city. Isn't it the square thing now to spread the alarm?"

Mr. Patton could stand the suspense no longer.

"Perhaps, Miss Adams," he said, "you will be good enough to let me know what you are talking about."

Mr. Reed looked up at him with heavy eyes.

"Rats," he said. "They got away, twenty of them, loaded with bubonic plague."

I went to the hospital the next morning. Mr. Patton thought it best. There was no one in my little flat to look after me, and although the pain in my arm subsided after the fracture was set I was still shaken.

He came the next afternoon to see me. I was propped up in bed, with my hair braided down in two pigtails and great hollows under my eyes.

"I'm comfortable enough," I said, in reponse to his inquiry; "but I'm feeling all of my years. This is my birthday. I am thirty to-day."

"I wonder," he said reflectively, "if I ever reach the mature age of one hundred, if I will carry in my head as many odds and ends of information as you have at thirty!"

"I?"

"You. How in the world did you know, for instance, about those tongs?"

"It was quite simple. I'd seen something like them in the laboratory here. Of course I didn't know what animals he'd used, but the grayish brown hair looked like rats. The laboratory must be the cellar room. I knew it had been fumigated—it was sealed with paper, even over the keyhole."

So, sitting there beside me, Mr. Patton told me the story as he had got it from Mr. Reed—a tale of the offer in an English scientific journal of a large reward from some plague-ridden country of the East for an anti-plague serum. Mr. Reed had been working along bacteriological lines in his basement laboratory, mostly with guinea pigs and tuberculosis. He was in debt; the offer loomed large.

"He seems to think he was on the right track," Mr. Patton said. "He had twenty of the creatures in deep zinc cans with perforated lids. He says the disease is spread by fleas that infest the rats. So he had muslin as well over the lids. One can had infected rats, six of them. Then one day the Frenchwoman tried to give the dog a bath in a laundry tub and the dog bolted. The laboratory door was open in some way and he ran between the cans, upsetting them. Every rat was out in an instant. The Frenchwoman was frantic. She shut the door and tried to drive the things back. One bit her on the foot. The dog was not bitten, but there was the question of fleas.

"Well, the rats got away, and Mademoiselle retired to her room to die of plague. She was a loyal old soul; she wouldn't let them call a doctor. It would mean exposure, and after all what could the doctors do? Reed used his serum and she's alive.

"Reed was frantic. His wife would not leave. There was the Frenchwoman to look after, and I think she was afraid he would do something desperate. They did the best they could, under the circumstances, for the children. They burned most of the carpets for fear of fleas, and put poison everywhere. Of course he had traps too.

"He had brass tags on the necks of the rats, and he got back a few—the uninfected ones. The other ones were probably dead. But he couldn't stop at that. He had to be sure that the trouble had not spread. And to add to their horror the sewer along the street was being relaid, and they had an influx of rats into the house. They found them everywhere in the lower floor. They even climbed the stairs. He says that the night you came he caught a big fellow on the front staircase. There was always the danger that the fleas that carry the trouble had deserted the dead creatures for new fields. They took up all the rest of the carpets and burned them. To add to the general misery the dog Chang developed unmistakable symptoms and had to be killed."

"But the broken staircase?" I asked. "And what was it that Mademoiselle said was coming up?"

"The steps were up for two reasons: The rats could not climb up, and beneath the steps Reed says he caught in a trap two of the tagged ones. As for Mademoiselle the thing that was coming up was her temperature—pure fright. The head you saw was poor Reed himself, wrapped in gauze against trouble and baiting his traps. He caught a lot in the neighbors' cellars and some in the garden."

"But why," I demanded, "why didn't he make it all known?"

Mr. Patton laughed while he shrugged his shoulders.

"A man hardly cares to announce that he has menaced the health of a city."

"But that night when I fell—was it only last night?—some one was pounding above. I thought there was a fire."

"The Frenchwoman had seen us waylay Reed from her window. She was crazy."

"And the trouble is over now?"

"Not at all," he replied cheerfully. "The trouble may be only beginning. We're keeping Reed's name out, but the Board of Health has issued a general warning. Personally I think his six pets died without passing anything along."

"But there was a big box with a lid ——"

"Ferrets," he assured me. "Nice white ferrets with pink eyes and a taste for rats." He held out a thumb, carefully bandaged. "Reed had a couple under his coat when we took him in the garden. Probably one ran over your foot that night when you surprised him on the back staircase."

I went pale. "But if they are infected!" I cried; "and you are bitten ——"

"The first thing a nurse should learn," he bent forward smiling, "is not to alarm her patient."

"But you don't understand the danger," I said despairingly. "Oh, if only men had a little bit of sense!"

"I must do something desperate then? Have the thumb cut off, perhaps?"

I did not answer. I lay back on my pillows with my eyes shut. I had given him the plague, had seen him die and be buried, before he spoke again.

"The chin," he said, "is not so firm as I had thought. The outlines are savage, but the dimple —— You poor little thing; are you really frightened?"

"I don't like you," I said furiously. "But I'd hate to see any one with—with that trouble."

"Then I'll confess. I was trying to take your mind off your troubles. The bite is there, but harmless. Those were new ferrets; had never been out."

I did not speak to him again. I was seething with indignation. He stood for a time looking down at me; then, unexpectedly, he bent over and touched his lips to my bandaged arm.

"Poor arm!" he said. "Poor, brave little arm!" Then he tiptoed out of the room. His very back was sheepish.

(THE END)

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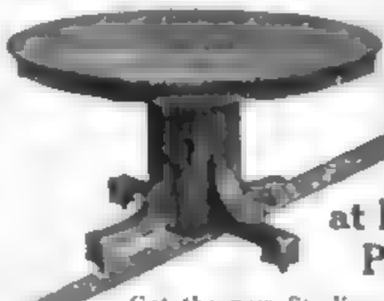

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THE MORNING-GLORY

(Continued from Page 14)

An extra-inning battle without a score on either side is hard enough on a pitcher, but it isn't a circumstance to the last few innings with a no-hit game in sight. If Pop had been pitching to cut off runs he could have eased up here and there, but he was after that no-hit game and he didn't dare to let down for a second. Any ball that left his hand might be the one that they'd hit safe, and he couldn't take chances. It would have been better for him if he could have forgotten all about it; but when a man has been after a no-hit game for years and feels himself on the way to one, he's not liable to think of anything else.

"Only twelve more, Pop!" yells Megaphone when the sixth inning started. "Only twelve more!"

"Twelve more, Pop!" It came from all over the park. Fans are like sheep—all they need is a leader. They fell in behind Megaphone with a whoop.

Pop went through that inning safely, but Wheaten made a wild throw to first and the error let Butch Barry on the bases. He didn't do anything, though, for Pop struck out Sheehan on three curve balls.

"Only nine more now, Pop! Nine more!"

I could see that Pop was beginning to get nervous. While we were hitting in the sixth he squirmed round on the bench and cussed Megaphone Perkins, and wondered what he'd give Avery when the kid came up in the seventh.

"Whenever he meets one square it goes like a shot!" says Pop. "Think I'd better try the fast ball again?"

"You're the doctor," I says. "Why not walk him?"

"I ain't going to walk anybody on purpose," says Pop. "Let him hit it if he can. If I get this no-hit game I don't want anything screwy about it."

We stacked up a few more runs in the sixth just to rub it in; and as Pop peeled his sweater to start the seventh he held out his hand to me and we locked middle fingers—for luck.

"If I get over this hurdle all right there won't be anything to it," says Pop; and I knew he was thinking of the kid.

Cliff Settley led off. The ball he hit so hard in the fourth was round his shoulders, and this time Pop bent 'em all across Cliff's knees, and he fouled out to third. That brought Jack Avery to the bat. Megaphone Perkins picked this particular spot to get back into the limelight. He stood up on his bench and made opera glasses of his hands, looking at Avery through 'em.

"La-dies and gen-tle-men!" he booms. "Let me in-tro-duce Mrs. Avery's lit-tle boy, Johnnie! Sweet sixteen and never been kissed. Ain't he the cunning little thing, ladies?"

Well, that was a goat getter for fair. The kid's face got red clear up into the hair and his ears looked like a couple of roseleaves.

"Why, Johnnie!" bawls Megaphone. "You're blushing like a June bride! You ain't embarrassed, are you, Johnnie? These young ladies won't hurt you, my boy!"

About that time Pop slipped over with the first strike. The kid didn't offer at it, but he waved his bat up and down and set himself to hook the next one a mile.

"Have a heart, Pop, have a heart!" yells Megaphone. "Can't you see that little Johnnie is angry? Don't strike him out with all the ladies looking at him! Have a heart!"

Avery took a terrific swing at the next ball, but hit it on top and it went jumping down to short. He was thrown out at first with yards to spare; and, for one, I breathed easier.

"Naughty! Naughty!" bawls Megaphone. "Little boys should not let their angry passions rise!"

Instead of going back to the visitors' bench the kid slipped into our dugout and sat down beside me.

"Did you hear that loud-mouthed stiff?" says he to me. "I'd like to catch him outside the ball park once!"

"Pay no attention to him," says I; "that's the best way. He's a baseball fan. You'll see worse'n him before you're through."

"Rooting is all right," says the kid, "but these personalities make me sore. I'm going to thump that butcher before the season is over if I have to go right into the grand stand after him."

Harry McGrath ended the inning with a fly to right, and Pop came back to the bench rubbing his shoulder.

"Been working too fast," says he. "I'll have to stall with 'em from here in. Gee! I was tickled to see the kid go out at first! If I have any luck he won't be up again this game."

The eighth inning was slow. Pop was beginning to tie his shoe laces and fool with his belt buckle; but the control was still there, and he made a sucker of Hopper, the Tiger shortstop; and Ed Lester, the second baseman, fouled to Sam Bell.

"Only four left!" yells Megaphone; "and then we'll all stand up and sing the Doxology!"

Gilhooley, the catcher, followed Lester at bat and Pop put three and two on him. He couldn't risk a straight one at that stage of a no-hit game, so he bent the last one over. Pop swore that it cut the outside corner of the plate, but Gilhooley tossed his bat away and started down to first, and Mahaffey, the umpire, let him get away with it.

Megaphone Perkins called Mahaffey a blind burglar and offered to buy him a woolly dog to lead him to and from the ball park. Pop didn't say anything to the umpire about that base on balls, but he was pretty sore, for he felt that he'd been robbed of a strike-out and he wanted to start the ninth inning with the Tiger pitcher instead of the head of the batting order. He didn't waste much time on Slats Morton, but finished the inning by making him wave his bat three times at nothing.

While we were hitting in the eighth Pop sat over beyond the bench in the sun. He didn't want anybody talking to him, so we let him alone. The strain was beginning to pile up and he was feeling it. He went to bat in that inning, but he didn't make an offer at a ball—just stood there and let Slats put three over the middle. He was too wise to waste any strength on the base lines.

The ninth inning opened with everybody crowding down to the front seats, and Megaphone Perkins gathered a bunch round him and delivered another speech:

"Just three more, Pop, and then we'll carry you off the field shoulder-high!" he yells. "Just three more! Those fellows couldn't hit you to-day with an ironing board!"

The top of the Tiger batting order was up and Butch Barry led off. He hit the first ball pitched—a grounder to Forbes, our third baseman. Forbes should have had him a mile, but he lost his head, juggled the ball in and out of his glove and then threw wide to first.

"That's an error!" yells the official scorer, as excited as anybody else. "An error, Pop!"

Well, of course, that was no fault of his and didn't affect the no-hit score. Mike Sheehan followed Butch and fouled the second ball over toward the stand; and Sam Bell got it after a hard run.

"Two more! Two more!" they were yelling. "Only two more, Pop! Right at 'em!"

To tell the truth, I don't think Cliff Settley tried very hard. We had a bushel of runs, they didn't have any; and there wasn't a chance in the world to win. Then, again, Cliff liked Pop pretty well and wanted to see him get that no-hit game. He let Mahaffey call a couple on him and took a roundhouse wallop at the third strike, missing it six inches. That brought Jack Avery and the unwritten law up to the plate together to end the game. Mike O'Bannon was coaching behind first and I ran out to him.

"Did you tell the kid he wasn't to hit?" says I.

"Sure!" says Mike. "What do you think I am? You didn't see Cliff hit anything, did you? Don't worry about the kid—he knows what's customary. He won't even swing at one."

"Fair enough!" says I, and I sent my first baseman into the middle of the diamond to tell Pop that it was all right and he could stick the last three straight over, because O'Bannon had told the kid to stand still and take 'em.

Some of the fans may have had their suspicions, but to most of 'em it was a regular ball game until the last man went out. They were all on the edges of their seats, waiting to see what Pop would do with the last hitter. When the kid stepped up to the plate and set himself there wasn't a sound in the park, and the tension was

pulling so tight that you could almost hear it twanging like a fiddlestring when the peg is twisted.

Pop grinned at Avery and put a straight ball over the heart of the plate. The kid never moved a muscle.

"Strike one!" says Mahaffey.

The crowd let out a yell, and mixed up with the tail end of the cheering was Megaphone's deep bazoo, rumbling like a beer keg rolling down cellar. He was on his feet again and after Avery.

"Whoever told you you could play ball?" he roars. "Tiddledywinks is about your speed, or mumble-the-peg with the rest of the babies! Back to the nursery and don't come out here again without your bib!"

There was a big laugh at that—people laugh easy when they're all keyed up and excited—and that was all the encouragement Megaphone needed. He didn't stop bloviating until Pop started to wind up for the second ball. Then he shut up suddenly, like a fan always will when the ball is in the air.

Again Pop cut the plate in two. Avery shifted his position, but he didn't take his bat from round his neck. Mahaffey called the second strike.

"Oh, mamma! Come get me! I'm frightened!" That was Megaphone again, and if I'd been close to the darned fool I would have choked him. "One more, Pop—and don't throw it too close to mamma's darling or he'll faint! Too bad you ain't got a bean bag!"

The kid was blushing again, but it wasn't embarrassment this time. He was mad clear through, moving round on his feet and making little circles in the air with his bat.

"Mamma's baby boy!" yells Megaphone. "Is the nasty man going to strike him out?"

Just then Pop let fly with the third one—a straight ball, not a thing on it but the stitches—and Jack Avery whaled that cripple with all his might. It was the longest home run that was ever made on our grounds; it cleared the center-field fence by twenty feet and I guess the ball is going yet.

For as much as a full second there was a tableau out there on the diamond: Pop, looking at the kid, with his mouth open as though there was something he wanted to say but couldn't find the words; the kid, watching the ball in a dazed sort of way, as though he didn't realize what he had done; Sam Bell, squatting there with his hands held out for the catch, and the others rooted in their tracks. Then Sam whipped off his mask and grabbed Avery by the arm; and that roughneck catcher was almost crying.

"You fool!" says he, shaking the kid to wake him up. "What did you bust Pop's no-hit game for?"

That brought the kid out of his trance. He dropped his bat, jerked away from Sam and started to walk toward first base; but he didn't have the nerve to look over at Pop. Pop watched him round the bag and head for second. Then he pulled off his glove, threw it on the ground, stamped on it, and marched straight for the clubhouse. I yelled at him, but he didn't turn his head.

If there was any doubt in the kid's mind as to what the ball players would think of a trick like that, he found out on the way round the bases. He took everything they said to him without opening his mouth; he never even looked up. He followed Butch Barry across the plate—Butch said worse things to him than any of the rest of us—and then he seemed to remember something all at once.

One jump took him over the fence and into the stand, and one punch spread Megaphone Perkins' nose all over his face. I suppose the kid thought that, under the circumstances, it was the best thing he could do; but a broken nose won't mend a broken record. And then, again, those fans were just as sore at him as we were, and when he smashed Megaphone he started something.

There was a lovely riot for about ten minutes and plenty of people got beat up just for standing round on the outskirts of the argument. The kid got all that was coming to him, and then some. He was pretty badly mauled before we could get him out of the crowd; and while we were dragging him away he kept whimpering:

"I didn't mean to do it! I didn't mean to do it!"

"You lie!" howls Megaphone, with half a dozen borrowed handkerchiefs to his nose. "You lie! You come up here and soaked me when I wasn't looking!"

"I ain't talking about what I did to you!" says the kid. "I'm going to murder you the first good chance I get! I didn't mean to hit that home run—honest, I didn't!"

Well, we finally got things quieted down and finished the game. After he was patched up and dressed Avery came into our locker room. He wanted to apologize to Pop, but we chased him out. Pop wasn't there. He had left while the row was going on and he took all his stuff with him—all but his glove. He left that lying in the middle of the diamond, and I knew when I saw it there that he had pitched his last game of ball.

II

THERE'S no need now to tell you why the kid blew up. He would have had a hard enough row to hoe if Pop hadn't quit the way he did. Up to the time that Avery lost his head and hit that home run he didn't have an enemy in the league. The next morning he didn't have a friend. Pop's quitting put the finishing touch on it.

The pitchers on the other clubs made up their minds to play even on the kid—and they did it. The first ball they pitched him always went straight at his head, and, if it hit him, so much the better. There wasn't a player in the league who would speak to him, except to call him an ungrateful rat or something like that. It doesn't take long to break a kid's heart. Two weeks did the job, and after that it was only a question of how long he would hang on.

Charlie Wall saw him in July, and he was right about the foot in the water bucket. The poor devil was actually afraid to go to bat and he hated to get on the bases. The infielders bumped him and tripped him and threatened to spike him; but the things that hurt the worst were the things they said to him.

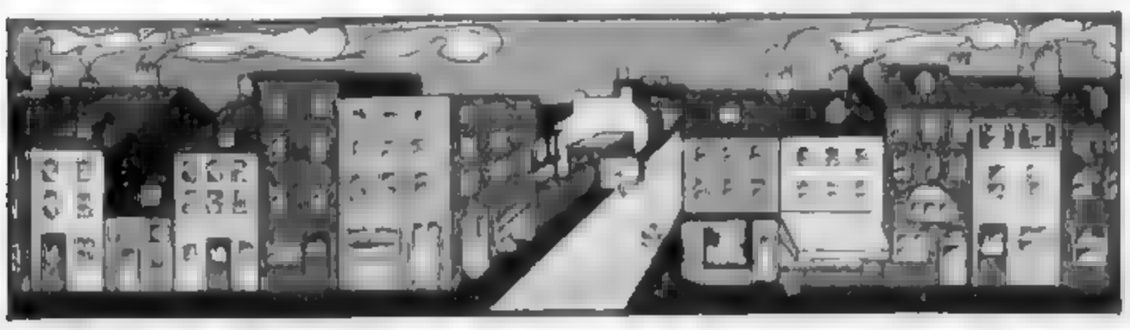
Mike didn't have to can him—he quit of his own accord; and now he's weighing sugar and wrapping up laundry soap. If Charlie Wall reads this I hope he'll quit joshing me about my morning-glory.

Manufactured Quiet

A MONSTER silencer, made on somewhat the same principle as the silencer for guns, has been designed by Harvard professors for the noisy machinery of a New York power plant, in order to meet the protests of people living in the neighborhood, and its success will give an opportunity for doing away with many of the noise nuisances of industry.

The great generators in the basement of this power station proved to be very noisy. It was not practicable to make the building soundproof, as rapid circulation of air was needed to keep the generators from becoming overheated; and consequently the currents of air from the hot generators, going out into the open, carried the noise waves to the whole neighborhood.

The professors have built a well to the basement, through which the air from the generators must pass to get outside the building. In the well are many flashboards covered with heavy felt. The air currents will be thrown from one flashboard to another as they come up through the well, and every sound wave that strikes one of the felt coverings will lose much of its enthusiasm, so that by the time the outer air is reached most of the noise will have disappeared.



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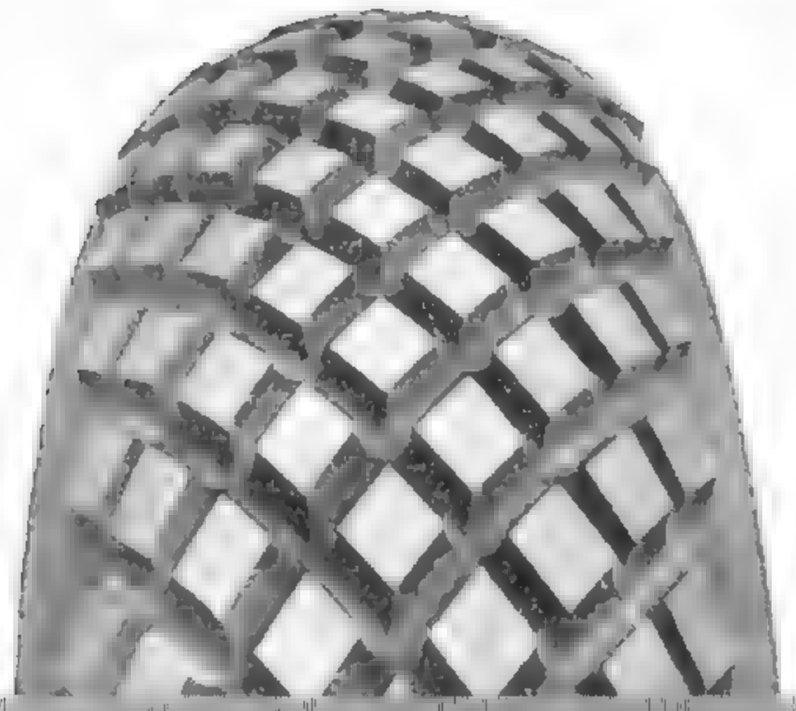

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THE MELTING OF AN ICE TRUST

(Concluded from Page 9)

the Springs for a week or so and rest up. I'm right glad to see you, Major. I was feelin' as lonesome as a Chinaman at a camp meetin'. How's the ice business gettin' along?"

"If yo' have any regyard fo' me at all, Belville," responded the Major, shaking an admonitory finger with an air of mystery, "if yo' value my friendship, say nothin' about ice—not just fo' a few minutes anyway, until we get into some place whah we can sit down befo' a toddy and have a nice, comfortable chat. I feel so evahlastin'ly roiled up this mawnin' that I ain't fit company fo' no self-respectin' white man. I've got to have a soothin' potion, Belville. Let's drop into Gray's place, whah we can cool off a bit an' talk mattahs ovah."

In a cozy back room of a café, where an electric fan was buzzing merrily, the Major to some extent resumed his wonted composure. The door to most men's souls can be opened by liquid refreshment; the Major had brought his man right down to the water's edge. The ingredients were on the table; so he proceeded deftly with his task of brewing one of those toddies for which he was so justly famous.

"I was thinkin' to-day," said he, as he placed a sprig of mint between the ice cubes and the rim of the pitcher, "I was just ponderin' on th' fact that everything in life is moah or less associated with art; an' art, aftah all, is just an adventure of the intellect. It plays a part in everything, from makin' an oration to dealin' stud poker. Take my own case, fo' instance. Fo' some time back I have been flatterin' myself that I possessed the art of doin' business along what folks are pleased to call legitimate lines, but I realize now that I was mistaken. If a feller ain't brought up to th' game it's like goin' into a restaurant and callin' th' bill of fare both ways from ham and eggs, figgahin' that yo' are able to eat it all up at one meal. Bless yore heart, Belville, it's the unexpected that's always happenin' in business!"

"What have they been doin' to you, Major?" interrogated the latter good-naturedly as he lifted his glass and took a copious draught. "Have they been tossin' you in the air? My land, but you sure can brew a toddy!"

With a long silver spoon the Major tasted the concoction he was compounding before he made answer. He shook his head gravely as he added a small lump of sugar and a tablespoonful of Bourbon.

"We'll talk about that later," said he in a resigned tone. "If yo' wasn't my partner I would never disclose my predicament. It's the unfo'seen things of life that make th' weather-bureau man an' other folks in th' prognosticatin' class look like cheap sellin'-platers. A feller never knows exactly what's goin' to happen to him, no mattah how wise he is.

"I remember the last time I was up at Saratoga. In a moment of forgetfulness I went into a café and foolishly ordahed my favorite tipple. I will admit it was an exhibition of ignorance on my part; and, do yo' know, Belville, that all-fiahed pernicious scoundrel actually bruised th' mint with a sugah crushah in th' bottom of th' glass! Yo' can't appreciate my feelin's. I just leaned ovah th' bar, and says I:

"'Regyard me, boy—regyard me! There's folks like yo',' says I, 'that's committin' crimes every day against humanity an' leadin' good people astray because they don't know no moah about brewin' a julep than a two-yeah-old knows about makin' a watch. There ain't nothin' the mattah with yo',' says I, 'that a gatlin' gun, loaded to th' muzzle with rusty nails an' broken glass, wouldn't cure; but it ain't yore fault,' says I; 'yo' can't help it. Yo' was born that way among a lot of heathens. A julep,' says I, 'properly made, comes as near to bein' a garden filled with rare exotics as anything on th' face of God's green footstool. It's food and raiment,' says I; 'nothin' moah or less than food and raiment—th' very next thing to chicken an' pie twenty-one times a week.'"

The man at the other side of the table nodded approvingly.

"I'll bet you was all worked up, Major," he said. "You ought to have known better. But tell me about that ice racket. Didn't it work out as you expected?"

The Major waved a deprecatory hand.

"I can vouch fo' my own goin's and comin's, Belville," said he, "but I can't control th' railroads. They are the octopus that's got this country tied hand and foot. Yo' can talk about every steam road on th' continent, and when yo' have played th' string out th' Westbound and Sebright has 'em faded to a finish. I couldn't begin to tell yo' all they did to me, handlin' me somethin' scandalous!

"There was that ice, somewheres up th' line between here an' Cincinnati, presumably on some little old sidetrack an' all th' time under a burnin' July sun. I couldn't get no track of it and they kep' a shuntin' it up an' down, up an' down. I begged an' implored 'em to make some effort to git it heah, explainin' that ice was th' most perishable commodity they could handle; but they turned a deaf ear to my entreaties and wouldn't give me no satisfaction. The weathah down heah was th' hottest I evah experienced, but I was helpless. I understand now they was runnin' in a lot of ice on their own account; an' th' worst of it was, our property was dwindlin' every day.

"Then they stalled me about my bill of ladin'—said it wasn't regular. Finally, when they made up their minds to let me have it th' strike was ovah, an' there wasn't enough ice in th' whole twenty cars to load on to a one-horse wagon. All melted, Belville—a small fortune baptizin' th' rails between Cincinnati and Loueyville!

"Of course I shall institute proceedings against 'em," continued the Major mournfully; "but I suppose it will be yeahs befo' th' case is decided. Moreover, I'll see that yo' shan't lose anything, Belville. I have made up my mind to reimburse yo' th' very first time I am in funds, as yo' went into th' deal at my solicitation. Just now, howevah, so far as ready money is concerned, I'm down to cases."

The man from Chicago listened to the Major's recital with lazy interest. The loss of a thousand dollars meant nothing to him, but he had all the antipathy usually possessed by a man of his class against corporate interests.

"So they handed you the hooks, good and plenty, Major?" he ejaculated. "I guess they are a first-class lot of high-binders. They roast everybody; but we ain't got nothing on them guys. Well, it's all right with me. Sue 'em till hell freezes over! I've been on the right side of the fence many a time lately and I ain't the kind to see you stuck."

"I'm all in, Belville!" confessed the Major ruefully. "I went fo' th' bundle—hook, line and sinker. I'm beginnin' to feel that I've outlived my usefulness. But it's all right," he continued with a sigh of resignation; "it's all right! I've weathahed many a storm an' I guess I'll be able to make a landin' now."

Major Agamemnon Miles' countenance bore the placidly patient expression of saintly martyrdom. He reached for the pitcher and filled both glasses again, tossing his off with the air of one who puts the preponderance of his troubles behind him.

"I didn't bring yo' in heah to worry yo' with my affairs, Belville," he concluded. "If yo' hadn't been interested with me I wouldn't have mentioned th' mattah."

"Nothing wrong about that, Major," replied his companion, who was visibly affected by the manner in which that worthy had recited the story of his misfortunes. "Cheer up! You needn't want for a dollar so long as I have it. I should have strung along with you in the first place. Hadn't you better take a couple of hundred to tide you over? And whenever you're ready to bring suit against them fellers, why, let me know. I wouldn't take it so much to heart if I was you. The cherries will be ripe in the spring."

From a fat roll the half owner of the defunct Ice Trust peeled off a couple of centuries and laid them on the table. The Major regarded the yellowbacks with sorrowful interest.

"Belville," said he at length, with all the unction of a man who feels that he has again landed on terra firma, "yo' are an emperor! I have always maintained since ouah first experience that yo' was three-quarters gentleman, which is about th' limit that th' most remarkable man on the face of th' globe can boast of."

The Major paused and swallowed hard. He was apparently overcome with emotion; but, for all that, it may have been that the humor of the situation appealed to him. It is not unfair to state, however, that there was a suspicious twinkle in the corner of his eye as he refilled his glass and lifted it high in the air.

"Yore health, Belville!" said he. "Yore very good health, my boy! It would be a soah an' sorry day fo' some of us if anything was to happen to yore kind of folks. I feel it's an occasion beyond th' powah of mere words.

"When I was a boy I was considerable in th' dog business, with a leanin' toward beagles. Yo know th' little rascals, I guess? They can make moah fuss and feathers ovah a cold rabbit trail than a kindergarten out at recess; but they don't nevah catch that rabbit, Belville! They just run him round in a circle, yowlin' their heads off till every one gets tired an' goes home to dinnah. A beagle hound is just a lovable little no-account. He's always enticin' yo' along, tellin' yo' that he's goin' to paw up th' ground fo' forty miles round; but he's like a heap of men-folks—he talks a lot without gittin' anywhere. As I befo' stated, Belville, it's not an occasion fo' a display of adjectives. I prefer to leave yo' thinkin' about th' things I didn't say."

Testing the Blood

HOPEFUL doctors are expecting that in the very near future every prudent man may send a few drops of his blood once a year to some central laboratory and receive a detailed report, not on the condition of his blood, but on the condition of a dozen or more innermost organs of his body, sufficient to warn him of any serious trouble that needs attention. As doctors have great confidence in attacking any body trouble so long as they know what it is and are called on early, they are keenly interested in the promise of such a blood test.

The method is known as the Abderhalden blood-serum reaction test and has already taken the position of the leading medical development of recent years because of its successes in solving one ancient problem of physicians.

Its availability for accurately reporting on the condition of the hidden organs of the body is largely a promise, scouted by some doctors but earnestly supported in many laboratories. Its most enthusiastic supporters are now reporting cases where the blood test has been used with what they claim to be accurate results in detecting abnormal conditions of the liver, pancreas, adrenals, thymus, and so on, or showing tuberculosis, mental disease, and even cancer of inner organs.

In principle the test is simple enough. The discoverer of this method found that a diseased or disturbed or abnormal organ—the adrenal glands, for instance—is apt to allow some of its substance to leak into the blood. The problem, therefore, is to detect indications of this substance in a sample of blood from the person who is to be tested.

He found that when such a substance leaks into the blood the blood itself manufactures ferments that will digest that particular substance and no other. So he takes a bit of adrenal gland, which has been obtained from a hospital, and drops it into the blood to be tested. If the blood digests it he knows it contains ferments to digest adrenal-gland matter, which shows it has been doing such work in its home arteries and veins.

The conclusion is that the person has some abnormal condition of the adrenal glands. One by one each organ may be tested out in this way, until a full report is obtained on many organs of the body.

In the laboratories where the Abderhalden tests are being made high percentages of success have been reported on a dozen different lines of disease, including cancer of organs tested. However, in actual use the test is extremely difficult, because so many rigid requirements of perfect apparatus and procedure must be met. Even with the most scrupulous care in following the system, errors still creep in. The discoverer's answer to the failures is a demand for more exact procedure; but he is now engaged in trying to simplify the method. In general the principle is already accepted as sound.

Once the test is simplified and perfected it promises to have an immense amount of value in everyday use. Other tests already satisfactorily indicate the condition of some organs, yet many forms of disease now impossible of early diagnosis may yield to the Abderhalden reaction.

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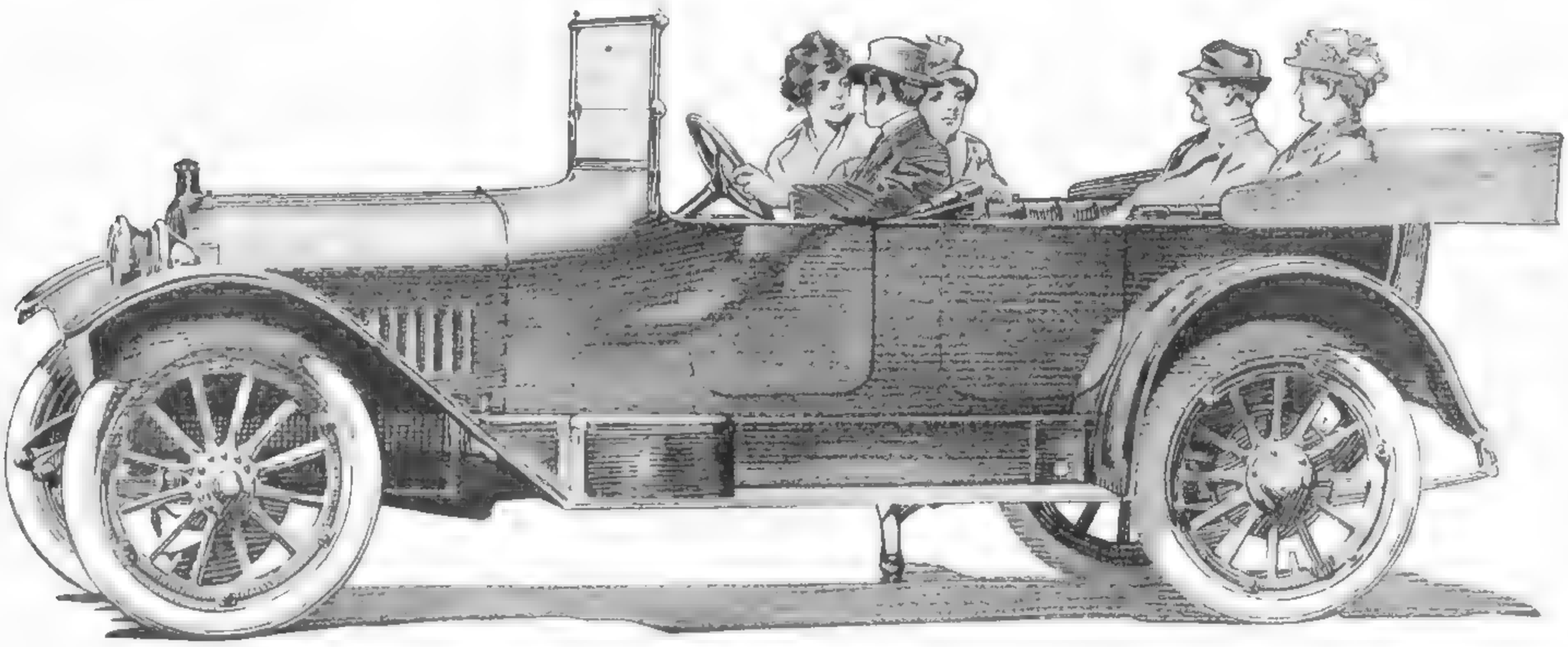

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Ignition from storage battery, with automatic spark advance. Type rapidly being adopted by progressive engineers.

Single Unit Electrical System

Generator and starting motor combined, driven by silent chain from front end of crankshaft. Supplies current for starting, ignition and lighting Makes motor non-stallable. Westinghouse 12-volt system.

Longer Wheelbase; More Room

Wheelbase, 119 inches; tires, 34 by 4 inches. Roomy five-passenger body; 2 inches more leg-room in front, 7 inches more in tonneau; full tufted upholstery; concealed door hinges, flush handles. Front springs, 37 inches long, practically flat; rear springs, semi-elliptic, 52 inches long, swung under axle; springs self-oiling. Brakes, 14 inches in diameter.

Left Steer, Center Control

Steering wheel at left; gear change and hand brake levers at driver's right. Speedometer, starting and lighting switches mounted flush in center of cowl board. Speedometer drive from transmission.

Non-Glare Dimmer Headlights

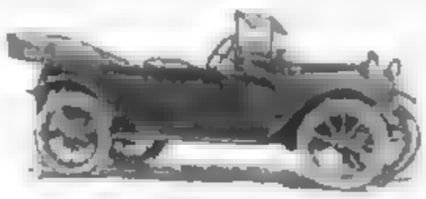
Hupmobile design. Upper half of headlight glass corrugated. Kills reflector glare, complying with many city ordinances and giving full illumination on road. One bulb in headlights, dimmed at will through resistance in switch. No side-lamps.

Equipment and Other Details

16-gallon gasoline tank in cowl; rain-vision windshield, fixed uprights, lower half adjustable for ventilation. One-man type top, attaching to windshield. Crowned fenders, with flat edge and without beading. Tail lamp exclusive Hupmobile design, illuminates license plate and entire width of road for considerable distance behind car. Non-skid tires on rear; demountable rims; carrier at rear for spare rim and tire. Lighting and ignition switches controlled by Yale locks. Speedometer. Robe rail, foot rail and cocoa mat in tonneau. Color: blue-black with maroon running gear.

Price, F. O. B. Detroit, includes complete equipment.

Price in Canada $1400, F. O. B. Windsor, with complete equipment.



Model 32

Complete with electric starter and lights, demountable rims, over-size tires—33 x 4—tire carrier at rear. **$1050**

With regular equipment of top, windshield, gas lamps, etc., but without special equipment noted above, $950. Prices F.O.B. Detroit.

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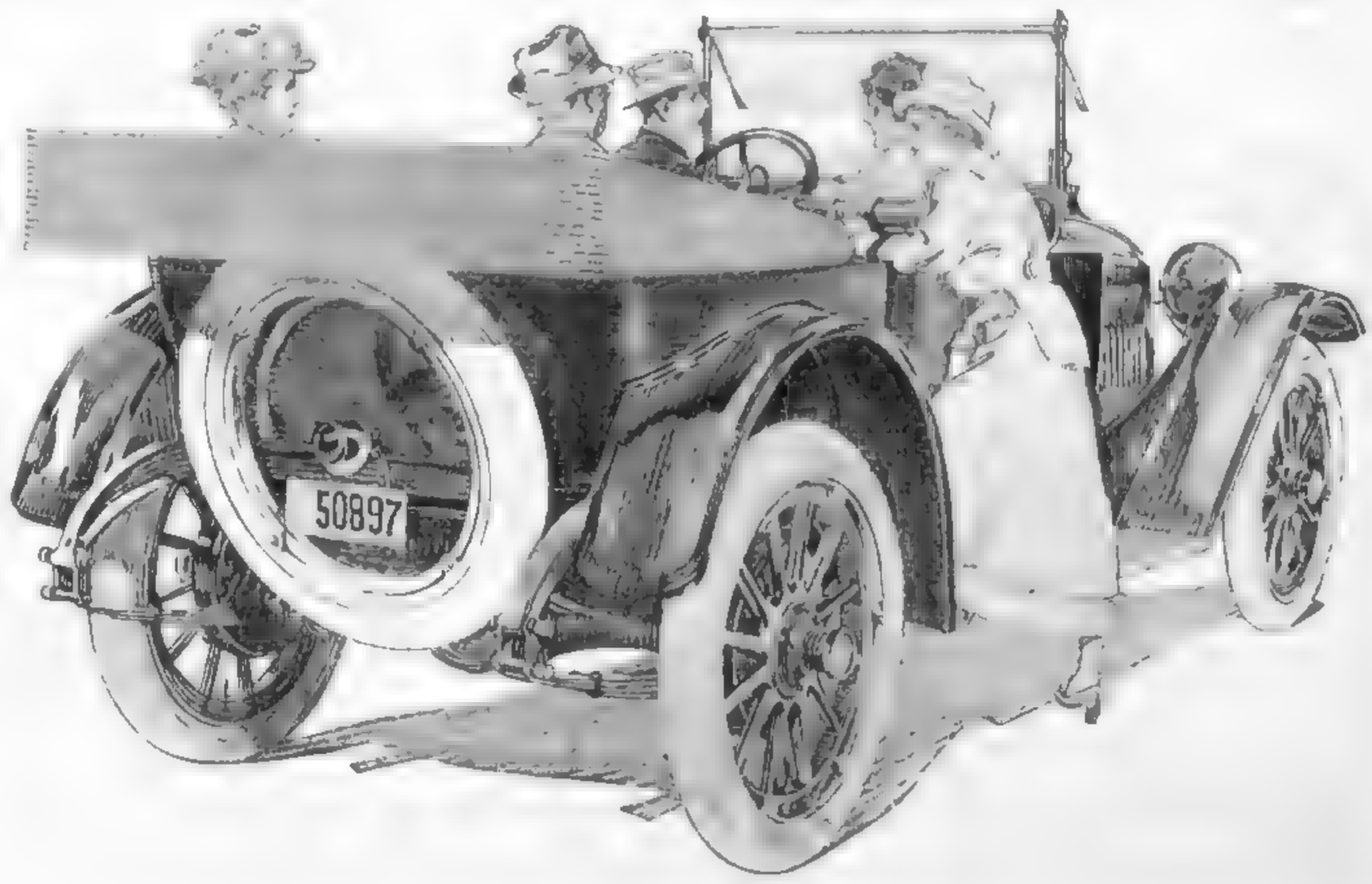

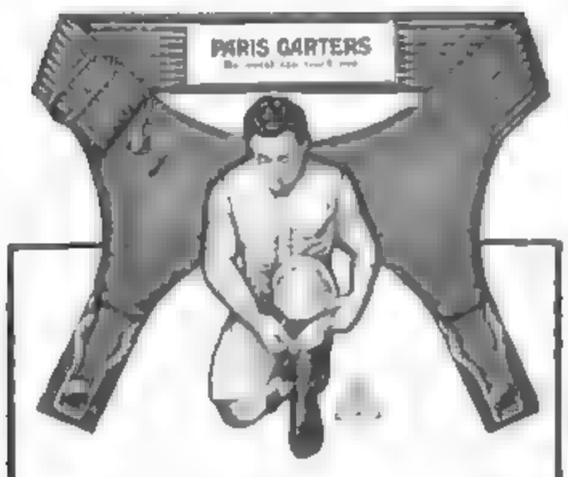

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AN HOUR OF LEISURE

(Concluded from Page 19)

a satisfied smile. Charlin was for interfering. The Major stopped him with upraised hand.

"Good old Hop!" yelled the Major. "I'm proud of you!"

Then the Major came back to earth.

"Charlin!"

"Yes, Major."

"When Hopkinson finishes his job see that the vagabond is thrown out."

Helen had come forward to take Charlin's place, and together the pair made their way back to the house. Luncheon was served in the grand dining room. Less than twenty-four hours before, Charlin thought, he had sat there with another master of the house. It was a grisly memory. After luncheon as they sat in the library a servant approached Charlin and whispered in his ear.

"What's that?" cried the Major, bristling, all eyes and ears.

"He says he heard a man yelling in the cabin beyond the kennels just now," said Charlin. "When the gardener went there he found a man tied in a chair, bound hand and foot."

"Bring him in. Let's have a look at him by all means!" cried the Major.

"But, Major ——" began Charlin, protesting and looking at Helen.

"But nothing!" retorted the Major. "Bring him in."

There was the sound of scuffling in the hall, and a man much torn and disheveled was brought into the room. The Major's surprise at the recognition of the renegade Sarny was more than matched by the agonized terror of the little doctor. His knees gave way beneath him.

"Oh, the son of a camel-driver, eh?" cried the Major. The Major was rolling an unlighted cigar between his lips.

"You! You!" gasped Sarny, his voice trailing out in a horrified whisper.

Charlin, at Sarny's side, snatched from the doctor's pocket a packet of bank bills, the ends of which protruded. He looked at them curiously and passed them to Major Beeston.

"Where did he get these?" rumbled the colossus, thumbing his money. Charlin shook his head in perplexity. So many things had occurred within the last few hours that he wasn't quite sure anything was real.

"There was a bundle of them in the safe," he said. "The fact that he has them in his possession is enough to convict him as a thief." The secretary's eyes dwelt long on the shivering figure of Sarny, who was still regarding the master of the house. "But how in the deuce did he come to be tied hand and foot in the cabin?" exclaimed Charlin. "That's what I can't make out."

The Major seemed to be thinking deeply. For a moment he tapped the table gently with the packet. Then he looked up.

"So you have come to that, eh, doctor?" he said slowly. "Well, let us part friends. You are a man of rare attainments!" And the old man shook his head absent-mindedly. Then a fresh idea caught him. "Charlin, your pen!" he cried. The lord of the demesne was smiling as he cut open the sheaf of bank notes and selected half a dozen. With a curious twirl of his pen which made young Grimsy start up and stare the colossus put them into circulation as legal tender. "Charlin," he went on, "have a good man see our friend the doctor aboard some ship. Give him these. They ought to last him till he runs across his next lay."

Charlin did not attempt to hide his astonishment. It was not only a pardon, but a pardon weighted down with gold.

Then the master of the house of Beeston and the indispensable Charlin retired to the sun parlor, and for two hours while the Major puffed at his cigar the secretary reported.

"What beats me," said Charlin, "is why, when you were in trouble, you did not let me know so that I could help you."

"I did," said the Major.

"You did!"

"I telephoned you not once, but a dozen times."

"But you didn't say who you were."

"That's just the trouble," said the Major. "Charlin," he cried, bringing his fist down, "I have perfected such a fine-drawn system for keeping people out that I couldn't get in myself. Your haughty clerk in your hotel and that boy at the office told me that some fool saying he was Beeston or a member of the family bobbed up every hour of the day—wouldn't listen to me, dod rot him! I tell you it was heart-rending!

"That devil of a Hartmann," continued the Major, "brought you up there to the Villa Tricorne with Sarny at your heels—and put my dummy in your hands. I don't blame you for being fooled! Gad, I was fooled myself—thought I had a bad liver. Then, when you were off in flight with the bogus Beeston, in walks Mr. Hartmann and says: 'See, Major, how simple it is!' Oh, but he was a plausible devil, Charlin."

"He was indeed," agreed Charlin.

"But I had a good time, Charlin. Paid him roundly, but I admit he did me a service. He patched up my eyebrow, made me over in a touch or two, and I had a chance to see life from the other side of the door. Charlin, you don't know what a relief it was not to be a great man. I wandered round town just as I pleased, had the first vacation in my life until that dummy made such a fool of himself at Cooper Union. Then," he continued darkly, "that confounded Hartmann reverted to thieving and left me without a stage manager. Why, until the crash came the adventure was perfect. Gad! I had made up my mind to try it again when I needed another vacation."

"You are tired of business now, aren't you, Major?"

"Charlin," said the Major softly, "is there anything we can do for Hartmann?"

"I am afraid not," said Charlin, looking queerly at his employer. "He is up to his neck in this Trigg business. He can't escape. Besides, he is discouraged. He refuses to raise a hand to help himself. But I will say that he has gone to extraordinary lengths to repair the damage he has done you."

They sat silent, looking out over the park through the shadows of evening. Two figures on horseback were approaching. They were the daughter of the house and Moberly Grimsy. The Major watched them a long time.

"How long has that thing been going on?" he asked. Charlin did not reply. The Major leaned over to him.

"He seems to be a very likely young man," he whispered in the secretary's ear. "Clever work, detecting that forgery! We'll have to take him into the business, eh, Charlin? That son of mine—do you think, Charlin, that son of mine could be taught—oh, well, never mind. I am going to take the rest of my life to find out what I can make of him. Hopkinson!"

"Yes, sir. You called, sir? Yes, sir."

The Major and Charlin both turned to survey the work of art. The German doctor had patched up the valet so that he was fairly presentable; for the mummy had not come off victor without souvenirs.

"Tell my daughter that I am up here. Ask her to come—with Mr. Grimsy."

When the two equestrians appeared the Major stared at them so hard that they lost countenance.

"Helen," said the old man, "my eyes are getting dull. Do you see that clump of trees off there, way down by the brook? There is a patch of snow marking the spot where the road comes through."

"Yes, father, we just came through there."

"Oh!" exclaimed the colossus in mock surprise. "That's it. I guess my eyes are bad. I thought it was only one horse. The road is very narrow, I know."

The girl did not answer. The red-haired youth shifted uneasily from one foot to the other. Charlin smiled.

"Do you feel that you have known young Mr. Grimsy long enough to recommend him?" asked the Major, stealing a look at her from the corners of his eyes. "I am thinking of making him an offer. Perhaps we can persuade him to leave the bank for the publishing business. I had an idea," went on the Major ponderously, "that I might break him in by taking him on a cruise up the Amazon in the Mighty."

The girl's face fell a trifle.

"You see, you and I and Miss Rincely—and maybe your mother," he said hesitatingly; "maybe your mother, I don't know; we will see—are going on a vacation. I shall need a secretary, of course. Not for work, but some one," said the Major, "who can provide me with an hour of leisure now and then. Do you suppose you could use your influence with Mr. Grimsy?"

"Y-yes, father," said the girl faintly.

"You might ask him for me," said the old man. "Take him down to the library. We shall be down there before dinner."

The young couple vanished like a pair of ghosts.

"One thing more, Charlin," said the Major. "What are we going to do about that actor, Wakely?"

"It is already done, Major. There are to be services at the village church. The papers have been told that he is an old pensioner of yours. You know you are a patron of actors, Major."

"To the last heartbeat—that's what Hartmann told me," mused the colossus. "We must be there, of course, Charlin. I—I want to see him anyway. Hopkinson!"

"Yes, sir. You called, sir?"

"It's getting chilly here. We will go in. Is that the lame arm? Give me the other one. So."

He tucked his arm through the crook of his valet's elbow.

"Up one step now, sir. So! That's good, sir. Now another step. Up! So!"

"My rod and my staff—eh, Hopkinson? What would I do without you, eh?"

"But," said Grimsy, "I don't get it through my head yet. Are you a crystal gazer? That's the only way I can figure it out."

"At times," said the genial rogue, "I gaze." And he picked up the five-inch sphere from his desk; what he saw made him smile. "Here," said the magician, "is the whole story."

He handed Moberly Grimsy three slips of paper. Grimsy began to read, but as he read his brow knitted.

"'To hell with Mamie!'" he read. "'Meet me at Martin's. Don't bring the baby!'" He looked up from his perusal of the first slip. "I don't get it yet," he said. "What is it? A cipher?"

"It was," said Godahl. "Oh, my obtuse friend, let me show you how it works. Throw away all the words except the first in each sentence. Then read the words down, not across, in the order in which the sheets are numbered."

"'To Bedford. Meet Bannon there. Don't anticipate instructions.' Still," began Moberly, studying his patron, "Bedford, yes. But who is Bannon? And who is not to anticipate instructions?"

"Bannon?" repeated Godahl. "If you will agitate your brains you will recollect he is one of the Hartmann gang in jail. He was to have been sent to Bedford. His name reveals the whole plot."

"But why Bannon to Bedford?"

"To instruct the Major's dummy to lie low after the Trigg affair."

"All right. But how did you connect him with Major Beeston?"

"Well," said Godahl wearily, "I am afraid I shall have to write it out for you. You might begin by taking the morning papers of the third, fourth and fifth of this month. You will find that some one is giving orders to a man who is supposed to be making a fool of himself. Finally Bedford and Bannon are named. The result is Beeston and Hartmann in combination. Pick up the real Major in distress on the outside, and there you are! Now, young man, I have troubles of my own. Once more, I insist that suede gloves and a red necktie are positively immoral—yes, even on the Amazon! Now run along, and don't let any strange lady inveigle you into calling out the fire engines."

For a time after Grimsy was gone the rogue sat gazing into his crystal.

"A million dollars for an hour of leisure, eh?" he mused. "Well, take the item of the yacht with its decoy load of secretaries, add a few smashed autos, then Sarny—and—and my little commission! And lastly a red-headed son-in-law—oh, decidedly, yes, at least a million. Still, I believe the Major got good value."

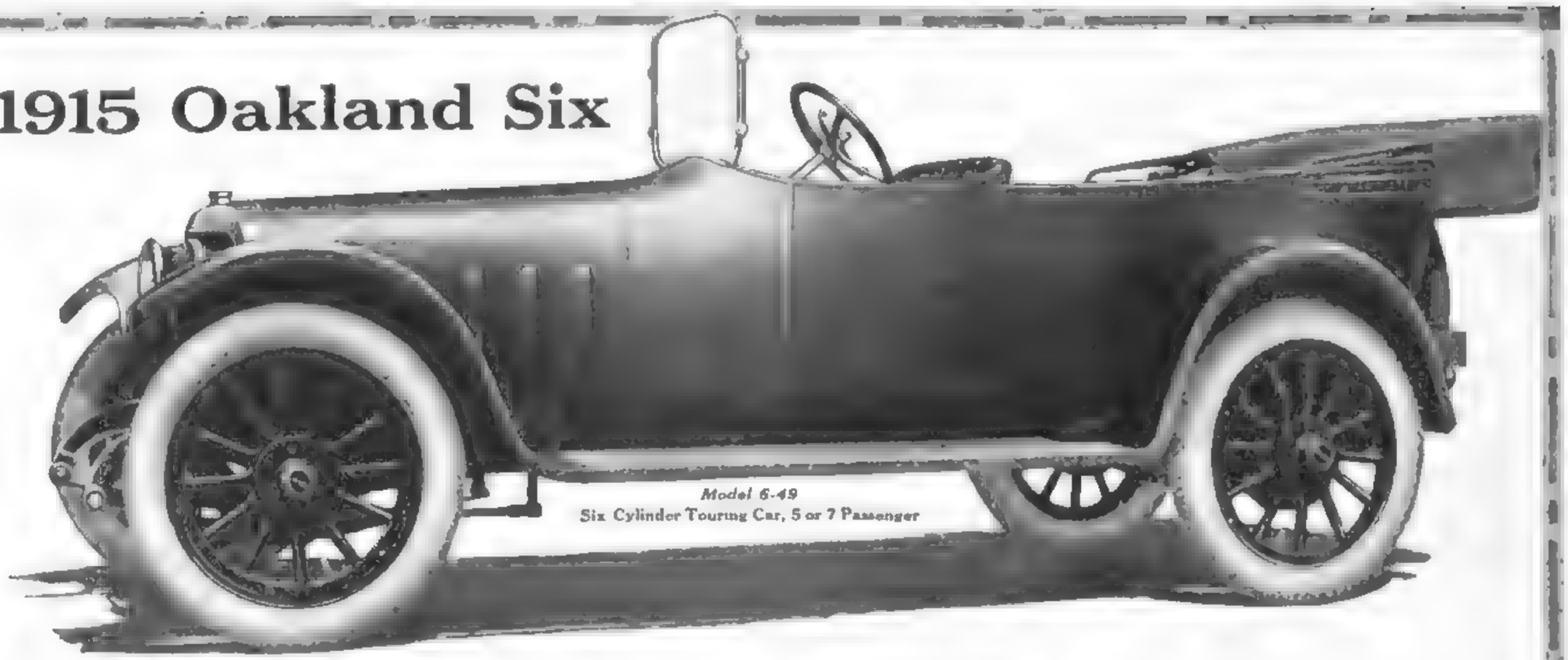
The rogue reached over his shoulder and gingerly felt his shoulder blades.

"Godahl, my friend," he said, "I verily believe you are growing wings!"

To ease the effect of this impression he produced a bag—the bag—and began examining its contents. Aside from the five-inch sphere of rock crystal without a blemish what pleased him most was a whole family of little gold gods, probably stolen by some vandal from an Aztec grave.

(THE END)

1915 Oakland Six



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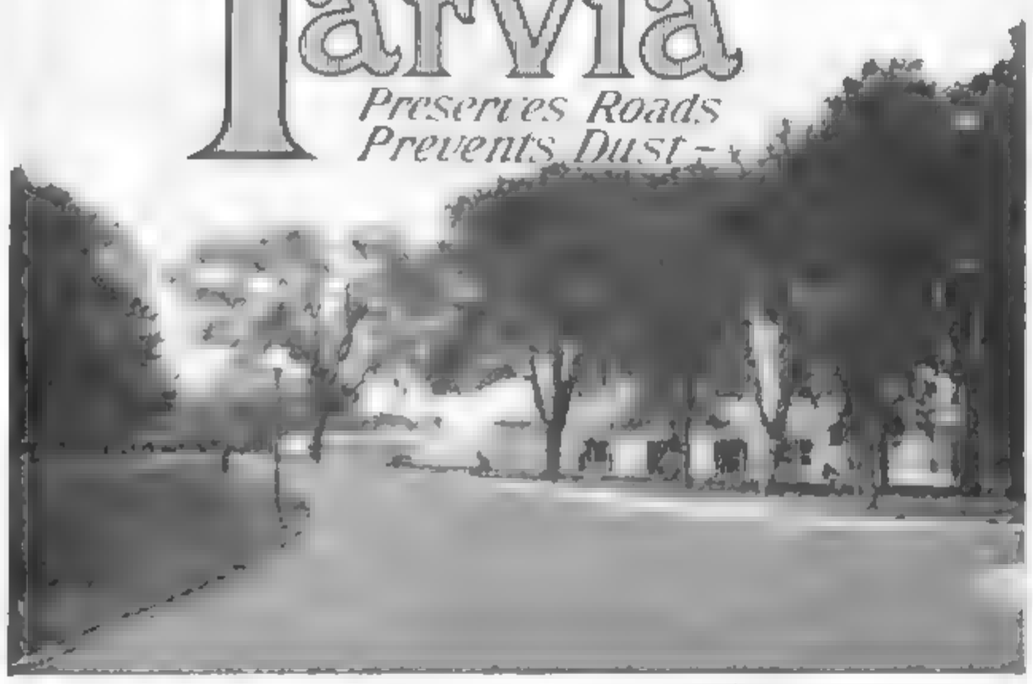

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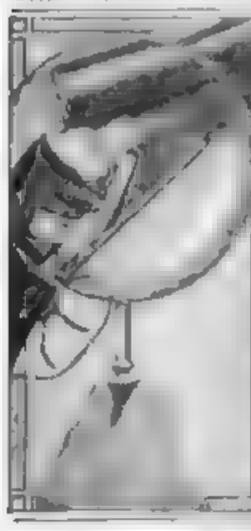

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BANKING FOR EVERYBODY

(Concluded from Page 11)

"How about the pay rolls of manufacturers?"

"Always in money."

Yet almost everybody is a bank depositor. This one bank has well toward half a million accounts. The total population of the country is under forty millions and the various savings institutions have over thirteen million depositors—or, rather, there are over thirteen million savings-bank books outstanding; but among them no doubt there are a good many duplications, one man having an account in more than one institution.

More than four millions of these savings-bank balances are for four dollars or less; two and a half millions are for from four to twenty dollars; and over a million run from twenty to forty dollars. Almost everybody saves, however, whether he has any money for other purposes or not.

In 1850 the total deposits in savings institutions were less than thirty million dollars; by 1869 they had grown to a hundred and forty millions, and from that date to the present they have risen above a billion. Of ten million French electors at least nine millions are presumably capitalists, having a savings-bank book, a commercial-bank deposit, a government bond, a railroad bond or bond of the Crédit Foncier, a bit of land, a house, or some like material stake. Besides domestic issues, French investors hold three or four billion dollars of foreign securities.

I went out of the big bank with my head full of France's remarkable thrift and a minute later dropped into a chair at a sidewalk café to think it over. While I was sitting there a ragged, unsoaped and bleareyed citizen carrying a long stick with a hook on the end came by. Using the stick with the expertness born of long practice, he fished the cigarette and cigar stubs from beneath the tables and put them into his tattered pocket. You cannot sit many minutes in a sidewalk café anywhere in Paris without seeing one of these strange fishermen at work.

Unproductive Labor

Of course, saving the cigarette and cigar stubs is also thrift of a sort; but I am glad we have not, broadly speaking, carried it that far in the United States. A great deal of Europe's thrift, in fact, is not virtue, but merely the sharp pinch of poverty. They waste a good deal of labor by employing it unproductively—that is, in making additions by hand instead of with a machine, picking up twigs and chips, and so on. That labor ought to be more productively employed.

Finally, enterprise is better than thrift. Making money is much more important than saving it—all philosophers of thrift to the contrary notwithstanding. In spite of all our shocking extravagance, our savings deposits amount to seven billion dollars, or nearly seven times those of France.

The Bank of France is a bank for everybody who cares to do business with it. In Germany they go a step farther and make the post office a bank for everybody—that is, anybody can open an account with the post office by depositing twenty-five dollars or more. He must always keep twenty-five dollars to his credit; then the post office will make payments for him—practically without charge—anywhere in Germany.

This arrangement, of course, is entirely distinct from postal savings accounts, which are managed, in a general way, much as they are in this country. The open accounts are primarily for the purpose of facilitating exchange—in other words, enabling people to make payments anywhere within the empire without a charge or deduction for exchange. The post office now has over seventy-five thousand of these open accounts, and the amount handled in them last year was nearly four billion dollars.

The Reichsbank, or state bank of Germany, like the Bank of France, does a general banking business. Anybody, by complying with its easy requirements, may open a banking account with it, and it will discount paper direct for any customer; in fact, it has a very free hand and can discount paper for anybody. And it is not bound to any minimum deposit. A man with ten dollars may open an account with the Reichsbank if the management chooses to let him.

There is no law or regulation on the subject. It pays no interest on deposits, and for this and other reasons business men keep their accounts mainly in the commercial banks; but, besides the regular account in a commercial bank, nearly all the larger German business concerns also keep accounts at the Reichsbank for exchange.

German Checks to Bearer

Suppose now a German house at a given time had half a dozen or a hundred or a thousand payments to make in different parts of the empire. It would draw up a list on a printed form showing the name and address of each payee and the amount he was to receive. It would foot up the total and notify the Reichsbank to debit its account with the total sum and transfer that sum to the credit of the post office.

It would then hand in its list of payments at the post office, together with a ticket from the Reichsbank showing that the total sum had been transferred to the credit of the post office. Thereupon the post office would notify the post offices at all the places shown on the list to pay such and such sums to such and such persons. The charge for each payment would be three pfennigs, or a little over half a cent—much less than a postage stamp would cost if the remittance were made by check.

One need not have an account at the Reichsbank in order to avail himself of this practically free transfer, for the post office will accept money or checks on other banks. The convenience of the system for concerns having many small payments to make is obvious, but no single payment exceeding twenty-five hundred dollars can be made through the post office. For larger sums the Reichsbank is used.

If a concern keeps a satisfactory account at the Reichsbank that institution will transfer funds for it without charge to any other concern in Germany that also keeps an account with it. And for a concern that does not keep an account with it the Reichsbank will transfer funds anywhere in Germany on payment of a fee of one-tenth of a mark for each thousand marks transferred.

Virtually free exchange, in fact, is one of the important features of German banking. On the other hand, German checks are invariably payable to bearer instead of to order—that is, where the engraved or printed form of an American check says, "Pay to —— or order," the German form says, "Pay to —— or bearer." And across the bottom of the check is a printed notice that the bank will not pay the check if the words "or bearer" are stricken out.

This means simply that German banks refuse to take the responsibility of seeing that the person who gets the money on your check is the person for whom you intend it. They will pay the check to the one who presents it, and if the wrong person gets hold of it the loss is yours; whereas if an American bank pays a check to the wrong person the loss falls on the bank.

Naturally, therefore, checks are comparatively little used in making payments in Germany. Not using checks, they had to devise some other system. Our system of paying everything by check is better.

Beech-Nut Peanut Butter

IT IS a curious fact that our most important discoveries have been apparently simple things.

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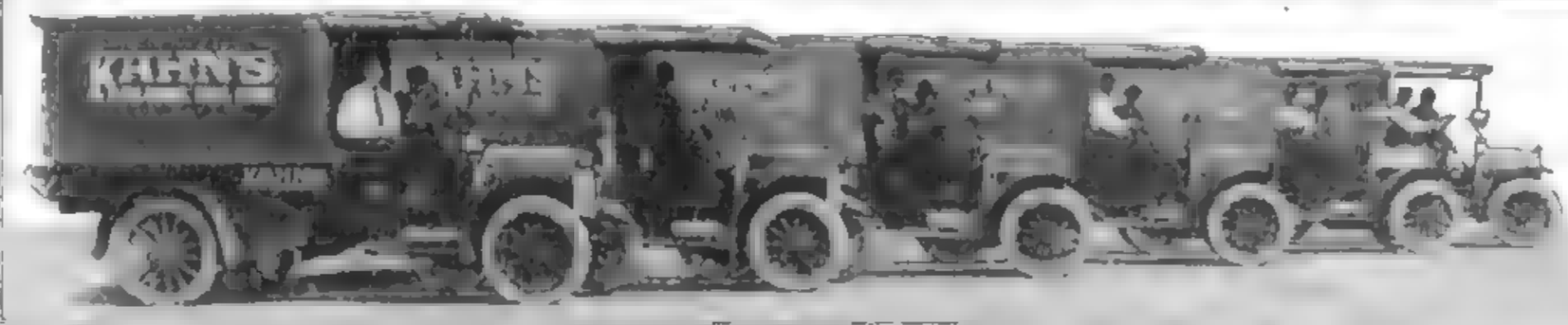

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PEEPS INTO PROFESSIONAL LEDGERS

(Continued from Page 17)

giving of references, which are sometimes consulted, but more often are not. The matter of a patient's ability to pay, however, has another phase for the physician besides its bearing on the chances of collection. The ethics of medical practice holds that the fee charged should be largely based on the patient's financial circumstances."

And this view is almost universally upheld by public opinion. There is not one man in a thousand who will quarrel with the proposition that a man having an income of twenty-five thousand dollars a year should pay several times as much for a certain operation as should a man earning only one-fifth that amount. Of course there must be a minimum fee, below which the specialist will not go if he makes any charge at all. This means that the physician has a double incentive for knowing the financial circumstances of his patients. The amount of his fee, as well as the likelihood of prompt payment, is based directly on what the physician believes the patient to be worth. If the toll the business man feels himself privileged to exact from his customers rested on the same basis, would he leave his knowledge of his customers' affairs to guesswork or to a few casual questions?

If public opinion and common practice decreed that he could charge his millionaire patron ten times as much for a certain commodity as he could exact from the bookkeeper, the shipping clerk or the laborer, there would be a hustling for exact credit information that would make the income-tax department of a United States Internal Revenue office look like an amateur in the art of ferreting out hidden financial secrets. With such an incentive to stimulate him, the credit man of the ordinary business house would experience a fresh zest for credit facts that would make his previous efforts appear in the light of child's play.

"Yet the physician, and particularly the city specialist, who has this incentive smilingly makes his guess and lets it go at that."

Does the thrifty and unscrupulous man of fortune ever put it over on the unsuspecting specialist and escape with a fee that is cut to fit the savings account of a cub reporter or a dry-goods clerk? He does—about as often as the sun rises! As one eminent surgeon puts it:

"What chance has a doctor when he goes up against a capitalist who has been schooled in the clinic of making out tax schedules that are as plausible as a baby's smile? He's clay in the hands of the potter when a man of this sort sets out to escape about four-fifths of the fee he should normally pay. Patients that come from outside the city in which the specialist lives have, of course, the best chance to play this game and get off easy."

Charity Patients

"In referred cases the specialist naturally looks to the home physician for a hint as to the patient's financial strength; but often the local physician's knowledge on that point is decidedly vague. Then, too, it must be remembered that the family physician is closer to the patient than he is to the specialist and that the tie between them is a permanent one. Therefore it is fair to assume that, at least in many cases, the local physician is glad to see the patient he sends to the specialist escape with as light a fee as possible. Mind! I do not accuse local practitioners of deliberately deceiving the specialists to whom they send patients or following a common practice of deception along this line. I intend nothing of the sort. But I do intend to imply that if they make an error of judgment in their representations of the financial strength of referred patients, that error is likely to be on the safe side, so far as the patient is concerned.

"As a rule, I think few prosperous patients sent to the city specialists would wish to take to their bankers, as a basis for a line of credit, the representations concerning their financial standing that go up to the specialists from the family physicians. These would often be a little too conservative for that particular purpose."

One development of modern medical practice is a different attitude toward charity work. The tendency of the old-time practitioner was to serve all comers and to book all services without regard to the possibilities of collection. Those who paid were not charity patients; those who did not pay put themselves automatically into the charity class. This easy way of separating charity from non-charity cases prevails to-day to a common extent, especially in country practice—there it is the rule rather than the exception; but the city specialists and the younger men in the profession, who are inclined to disregard traditions and do a little original thinking along ethical lines, have decreed that this is poor practice from every point of view, and often works injustice to patients who ought not to pay for medical service, but are too honest and conscientious to avoid paying for it; that it encourages the willing deadbeat and furnishes him with a quasi justification for his delinquency and that it inflicts on those of the poor, having a sense of financial obligation and no ability to pay, an unnecessary burden of anxiety.

Those Who Should Not Pay

A doctor in a manufacturing town having a high percentage of poorly paid laborers puts the problem this way:

"Early in my practice I was called on to attend a laboring man who did not earn more than fifteen dollars a week. He had a terrible and protracted illness, covering several weeks. It was necessary for me to call several times a day when he was at the worst, and there was not a day in three weeks when I was not obliged to attend him at least once. I knew that it would not do for him to go back on his job again for several weeks. One day, after I had ceased calling, his wife appeared at my office and begged me to tell her the worst about their bill. She said they would pay it if it took all they had in the world; but she would have to take in washing in order to support the family until her husband was well again. She did not ask me to make the bill as small as I could or to make any other concession beyond a reasonable length of time in which to work out the payment. All she wanted was to know the extent of the burden, so that she could face it squarely and then get under it.

"Now, if I had rendered her a bill—even if I had assured her she could take all the time she liked in paying it—that little woman would have worried her heart out until the last dollar was paid; but right there I saw a light with regard to the treatment of charity cases. I determined then and there to decide for myself what cases should go under that heading and what should be booked for collection.

"So I explained to the woman that I had no charge whatever against her; that she could not possibly afford to pay me, and that it was part of a physician's work to serve without fees those that were in need and could not pay without an unwarranted sacrifice. I think she went away the happiest woman who ever left my office. It would have been cruelty to have allowed her to carry the burden of that debt on her mind, for it would have haunted her night and day. When I was called to her cottage I never entertained the notion that I should ever receive pay for my visits; but if I had followed the common practice I should have allowed her to struggle and suffer under the idea that I did expect her to pay sometime.

"And right in the same town was a man who had been booked by my predecessor in practice for several hundred dollars, and who had never paid a dollar. He had been allowed to put himself into the charity class. And I think the old doctor did more than he ever realized to make a deadbeat of this man. He could earn good wages, and did so much of the time. His family were honest folks who paid their debts; but when he found that it was so easy to beat the doctor out of a bill he evidently began to see the same possibility in connection with other bills, and eventually he gained the local reputation of being a deadbeat.

"Not long after my experience with the woman who was so troubled about her bill I was called to attend the wife of this man who, at good wages, had become notoriously poor pay. I determined to turn the tables and make this man pay full price.

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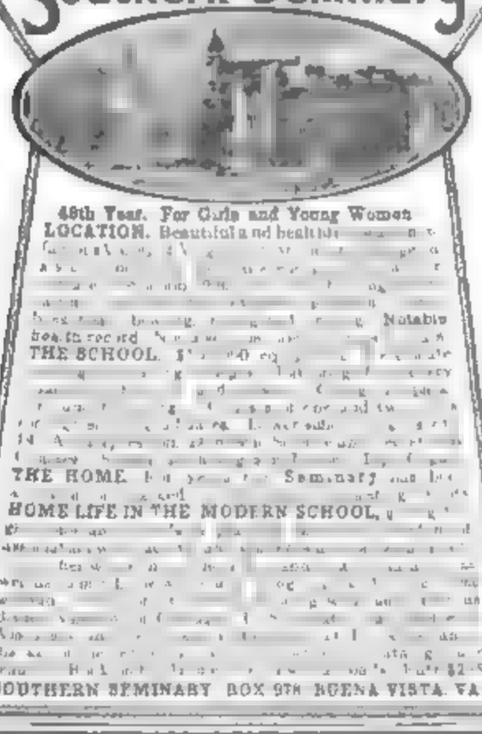

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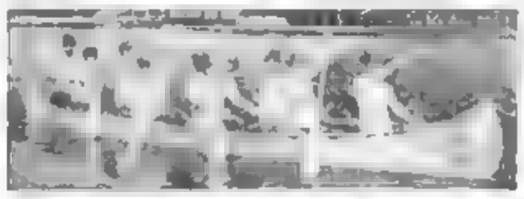

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He was surprised beyond measure when promptly, after the first of the following month, I appeared at the shop where he worked and forced him into an arrangement for the payment of his bill and later obliged him to do as he agreed. He pretended to think I was behaving like a very poor doctor; but I notice he never calls any other physician."

These cases can be paralleled by practically every physician who has adopted the modern policy of deciding for himself what cases shall go on his charity list, instead of leaving the selection to his patients. A Chicago surgeon of high standing and extensive practice says:

"Probably twenty-five per cent of the cases I attend are charity cases purely, and are not entered on my books save as to their medical history. On the other hand, I collect ninety-seven per cent of my accounts. That is much better than I used to do before I became thoroughly in touch with the modern spirit of doing things in a business-like way which has at last begun to permeate medical practice. When a patient beats me out of a bill to-day he is entitled to consider himself something of a deadbeat.

"Where do I draw the line between charity work and pay work? If a man with a family needs an operation—say the removal of his appendix—I find out how much his salary or wages amounts to. If he gets only fifteen or twenty dollars a week, and has comparatively nothing laid by, I never charge him anything he has too hopeless a struggle before him to be burdened with a fee or the fear of it; but if he is drawing twenty-five a week he is in another class. That man gets his operation for the minimum fee of twenty-five dollars and is given all the time he needs in which to work out his debt; but I see to it that he does pay according to the agreement."

Collecting Bad Debts

"It is hard sledding in a big city for a man with a wife and two or three children to make both ends meet on twenty-five dollars a week, without paying doctors' or surgeons' bills; but he can do it if he has to, and that without inflicting too great hardship on his family. When you let a man off without any fee, who can pay by dint of careful economy instead of actual hardship, you are pauperizing a man to whom a sense of independence is worth more than the money is worth to you; but, with the family man on fifteen or even twenty a week, the question of pauperizing loses its point in my opinion."

Perhaps one reason why the average physician of to-day is slow to send his accounts to a collection agency is due to the fact that the medical profession has been generously victimized by fake collection schemes. The wiser ones have learned by experience to make haste slowly in this direction. Even a country doctor will shy after he has been stung several times in the same place by the same kind of hornet. He may be slow to learn commercial wisdom, but he gets the message after the dose has been indefinitely repeated.

Many city physicians having a large office practice employ private collectors. These are quite likely to be young medical students who are working their way through college. Others intrust this task to men of their acquaintance who have been dropped from responsible business positions because of their advanced age. The retired office man who has been shelved to make room for young blood, but who understands human nature and is responsible and faithful, is undoubtedly as trustworthy and satisfactory a collector as a physician can intrust with his accounts. In buildings where many leading physicians have group offices the man of this character can extend his clientage and handle the collections for several physicians.

Progressive country physicians have come to find the local bank clerk a convenient agent in accelerating collections. With his statement the physician sends a polite and cautiously worded plea for the settlement of the account, and suggests that, as his presence in his office is uncertain, he has arranged that the bill may be paid at the bank, and that young Mr. Blank there understands the matter and will receive the money and give a receipt.

This method of collection has been successfully tried by many country physicians, and has been found to give less offense than placing the bill in the hands of the local lawyer or justice of the peace for collection. And it has been successful in stimulating the payment of bills that have not as yet become really old. Some country physicians have found it convenient to employ the clerk or cashier of the local bank to take charge of their entire accounting and collection system. In such cases, however, the physicians have avoided trouble by going over all the statements and the pleas for payment in order to hold out any that might give offense. As one doctor said:

"Our patients will not permit us to become quite as thoroughly businesslike as the butcher or the grocer right at the start. They have to be educated gradually out of the idea that a doctor has no business to ask for the settlement of an account that is of less than a year's standing. And we have some accounts in which settlement any time inside of a year is satisfactory and all that we can reasonably expect."

The investment page of the physician's ledger is quite as illuminating a study as his profit-and-loss account. Perhaps it is even more depressing. In the slang of the investment-broker's vernacular: "It opens up the most complete and varied collection of cat-and-dog securities ever unloaded on a bunch of financial Babes in the Wood."

The slaughter of the innocents in the ranks of the medical profession by promotion sharpers has been so alarming that at least one prominent medical journal has for the past few years devoted several pages each month to exposing investment fakes and trying to educate physicians in how not to make investments. In the main the wholesome advice given by Dr. C. F. Taylor may be summarized in these precepts:

1—Never make an investment without consulting your banker; buy nothing that he advises against.

2—Keep out of industrials and manufacturing schemes of all kinds.

3—Do not buy land you cannot see as you drive about in the course of your practice.

4—Sign no document you have not read carefully from start to finish and reflected on overnight.

This is a simple code, but if it had been followed generally by the physicians of this country for the last ten or fifteen years the profession would be wealthier by several million dollars. Of that there is not the slightest doubt. And it will be equally apparent to any person who follows the trail of the bunko salesman from one physician's doorsill to another that the average doctor is about as capable of making a shrewd investment of his money as the average fake-security salesman is capable of performing an operation for the removal of the appendix.

Bait for Easy Doctors

An extensive symposium, in which several hundred physicians have freely confessed their investment mistakes, reveals the fact that few frauds have been too bald and obvious to fail of a liberal support from the medical profession.

The most modern device for separating the physician from his savings, however, is the sale of stock in companies manufacturing proprietary articles which the doctor is in position to prescribe for his patients. This plan is worked for physicians only—no others admitted. The salesman of such securities makes a telling appeal in practically these words:

"You have admitted that this is a good article—one that you can conscientiously recommend to your patients. Why not get in on the right side of this good thing and own a little stock in the concern? We wouldn't sell you more than the stipulated number of shares if you were to offer us a fat premium. What we want is to have the largest possible number of physicians personally interested in the manufacture of this article. Why, the whole thing is in the hands of the doctors of the country! They are simply prescribing dividends for themselves. And don't you think for a minute they are going to forget to write that prescription! Of course they wouldn't do that unless they felt that this article is as good or better than those it competes with; but there's no question on that score: our testimonials from hundreds of physicians settle that. With the doctors of the country busy pushing this thing it can't fail to pay big dividends. It's got to go—and go big!"

The same line of attack is being followed with equal success in extracting investment money from dentists. To own shares in a company manufacturing a tooth paste or a mouth wash that can be urged on patients evidently appeals to a certain part of the profession as a proper and commendable thing.

"The appalling thing to me about this latest form of investment bait," declares a physician who has more than ordinary business discernment, "is not the fact that it may prove to be quite as insecure as other investments for which physicians have fallen by the thousands. That is the least of my criticism against it. It really involves a direct debauchery of business and professional ethics; it puts the physician in the position of using his professional standing and authority to sell to his patients proprietary goods in which he has a silent financial interest. Yet thousands of reputable physicians are falling for this scheme. Some understand its rotten ethics, but many are too innocent of business affairs and standards to appreciate this. After they have decided that the article manufactured is worthy and worth the price—as such things go—they honestly think that no further question of ethics is involved in the transaction. And I know that the sales of this sort of stock are enormous."

Dentists are generally somewhat more businesslike than physicians, especially in the matter of their credits and collections.

"In the first place," remarks a Chicago dentist, "we have not quite the same inheritance of professional traditions as has descended to the physicians. Again, we practice our profession only in our offices, where our books are kept. This means that in our unoccupied moments we just naturally turn to our accounts and look them over. Still another consideration is the fact that the materials and tools of our profession cost more, on the average, than do those of the physician. We not only must get in the money from month to month to meet these expenses, but we are brought into more constant and frequent contact with salesmen of supplies—keen men who bring with them the atmosphere of business; so we can't help breathing a little of the oxygen of business efficiency."

A Businesslike Dentist

"A few years ago I thought I was doing well to collect seventy-five per cent of my book accounts. To-day if my collections fell under ninety per cent I'd get excited and this in spite of the fact that I have many theatrical men and women among my patients. I lose few of these accounts, because I do my business with them as a banker would. When there is any excuse for it I use a judgment note. Besides, I know their salaries and their dramatic connections. I take the theatrical journals and know their bookings. They can't get away from me, and most of them do not wish to. My social expenses are the heaviest part of my outgo.

"The total of all these is far in excess of my overhead and operating expenses; but I have practically all the patients I can care for and my prices are neither cheap nor high. No doubt my income is above that of the average city dentist by considerable, and yet there are many in the profession who have far greater incomes. Like all other dentists, I have been plentifully stung by the promoter and the bunko salesman; but I'm getting wiser every day, and so are the members of the profession generally. We are becoming better credit men, better collectors and better investors each year—and better salesmen, too, for that matter!"

The whole professional viewpoint is concisely expressed by a Chicago physician who has taught hundreds of students in one of the large medical colleges:

"There are three motives," he declares, "actuating every man or woman who enters on the study of this profession—an ambition to graduate, a purpose to earn a livelihood, and a desire to win fame. No real physician remains in medical practice solely for the money he can get out of it. True, there are too many mercenary physicians in practice who do not see beyond the dollar—I am forced to admit that—but they are not the men who give the profession its standing or who lead it from one achievement to another.

"The men who are doing this are out to win fame or to benefit humanity, or both; and such men will never become good business men in the modern sense of the term. They are born to their profession—and generally need business guardians; and the greatest stroke of good fortune that can befall such a physician is to marry a wife who has a natural capacity for business affairs."

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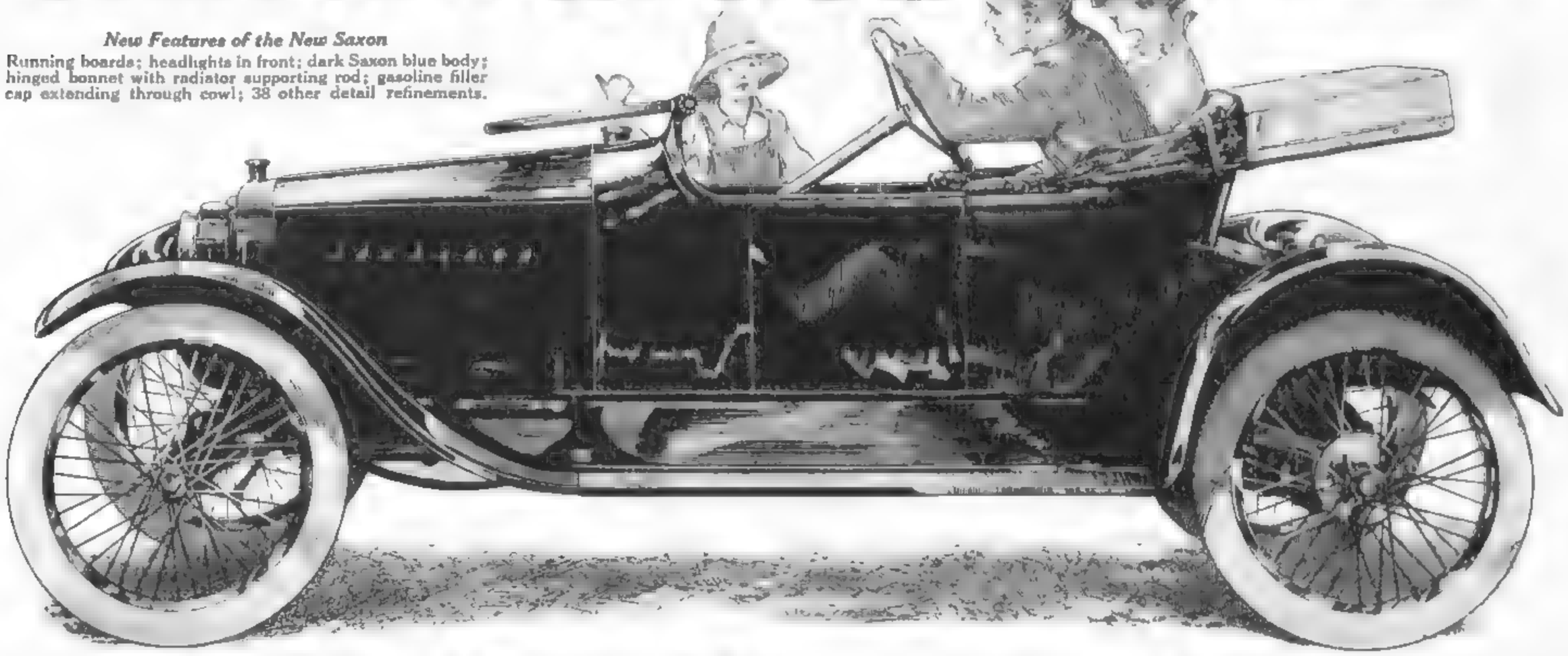

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Mr. Myers of Franklin, Pa., says, "The hills in Venango and Clarion Counties are very bad but there is no road too difficult for the Saxon. In spots the clay was 14 inches deep but we ran the Saxon out with its own power, although the wheels were literally solid with clay."

W. F. Vorous of Green Bay, Wisconsin, writes, "I would not trade my Saxon for anything on four wheels at anywhere near the price and I have satisfied myself that the car will give the service."

William P. Call of Pikeville, Kentucky, says, "My Saxon is simply giving great service climbing our roadless hills, going through creeks and sand and rock valleys. I drive my Saxon right over places where other cars 'buck.'"

Upkeep 16c per Day in Michigan

W. P. Hansley of Calumet, Michigan, special officer for the Calumet and Hecla Mining Company, says, "I use my Saxon in my work and for pleasure trips, too. It climbs the hills that some of the big cars simply can't negotiate. And it has cost me so far sixteen cents a day to run it and I have averaged over 30 miles per gallon of gasoline. My wife and I expect to drive out to the fair in it next summer."

E. A. Brodie of Burlington, Vermont, tells of running to Enosburg, a distance of fifty miles, "and I never went off high gear once, yet the run was made in the dark and during the hardest rain and windstorm the country has ever experienced. My Saxon works like a $3000 car."

Low Upkeep Cost in Georgia

The Glover-White Mercantile Company of Rome, Ga., uses a Saxon for doing canvassing work in neighboring counties. They write, "We have run our Saxon about five or six thousand miles, and have just put on one new outside casing. The car has been driven by inexperienced drivers—however, the cost of upkeep has been less than one-half of the cost in running other makes of runabout cars."

They don't always have the best of going in Kansas and Oklahoma, but F. W. Bickel of Alva, Oklahoma, writes, "I drove my Saxon from Wichita, Kansas, to Alva, Oklahoma, through deep mud and during a heavy rain, but I made over 15 miles per hour on high and kept to the course while passing large cars running on low and skidding from side to side."

248 Miles on 7 Gallons in Indiana

H. V. Smith of Marion, Indiana, writes, "I am glad to tell you that I reached home from Detroit in fine shape. I made the 248 miles on seven gallons of gasoline. And I had to ford a river where the water rose to the radiator. But I came through O. K. and this ride convinced me that the Saxon will do anything any other car will and a little bit more."

Dr. N. B. Reeser of Newville, Pennsylvania, writes, "My Saxon is doing fine. I use it in all my practice and certainly like it. I get 33 miles per gallon of gasoline over the worst roads."

M. E. Clifton of Unity, Ohio, says, "I did not once make a gear shift from high to climb any hills or pull through sand and there is certainly plenty of sand on the route."

Howard V. O'Brien, editor of *The Trimmed Lamp*, Harbor Springs, Michigan, writes, "The Saxon is behaving mighty well up here in spite of there being nothing but hills—steep hills and sandy hills at that. It has aroused very favorable comment."

T. M. Taylor, Randolph, Nebr., says, "You have a fine motor in your car."

Guy E. Duell of Tolono, Ills., tells us, "The riding and steering qualities and the way the Saxon sticks to the road surprises everyone."

Climbs Missouri Hills on High

C. A. Krumstick of Washington, Missouri, says, "The Saxon does wonderfully on high and pulls hills on high gear that larger cars fall down on."

Dr. W. A. Gott of Washington, Illinois, writes, "Now we ride more in my Saxon than in my big car."

Wonderful Records in Public Tests

On July 4 a Saxon completed a coast to coast trip of 3389 miles over the Lincoln highway in 30 days, crossing the Alleghanies, the Rockies, the Sierras, the wide stretching plains and the Great American Desert, and averaged 30 miles to the gallon of gasoline.

Then on May 16, 100 regular stock Saxon cars in as many towns all over the country made non-stop runs of 200 miles each, averaging 34.53 miles per gallon of gasoline—less than half a cent a mile for fuel, less than ¼ cent a mile per passenger.

Thus the Saxon has proved conclusively both in public tests and in the sterner grind of service in 6000 users' hands that it will average greatest mileage daily, day in and day out, at lowest operating cost.

High-Priced Car Features Built into the Saxon

The Saxon is the lowest priced car in the world of similar specifications and capable of performing similar service.

The long stroke motor of special Saxon design gives almost the power and flexibility of a "Six," and even when running at low speed the "pull" is velvety smooth.

The Saxon has a dry plate clutch. Cars costing $2000 and more use this clutch, too.

The body is hung low, the lines are after a beautiful French mode which gives the Saxon a most distinctive smart appearance.

There's plenty of space inside where room means comfort. The seat is plenty wide for two big people.

The Saxon, because of its cantilever spring suspension—a new feature in American cars—clings closely to the highest crowned roads and makes the Saxon a supremely easy riding car even over rough roads.

Instead of "cool as a cucumber," motorists are saying "cool as a Saxon." For the honeycomb radiator (finest type known) with its large cooling surface keeps the Saxon motor perfectly cool.

The Saxon sliding gear transmission is declared by engineering practice universally to be the correct type.

Isn't This Commonsense?

If a Saxon will carry you 1000 miles on $5 worth of gasoline, why invest in a car that eats up $15 worth in the same distance?

If a Saxon requires only $1 worth of lubricating oil in 1000 miles, why drive a car which uses $3 worth?

If a Saxon tire costs $10, why pay $50 for a big car tire which will last only one-third as long?

Finally, if a Saxon at $395 will go as far as any other car; if it will do what any other car will do and do it with equal comfort, why buy a car which costs two or five times as much to begin with and two to five times as much every day you run it?

These are facts too vital to ignore.

Ride in the Saxon To-day

The Saxon is ready—waiting for you. Don't put off the many and varied pleasures of motoring any longer. Think of the price—consider the upkeep cost, and then investigate the Saxon. If you can possibly do it today take a drive in a Saxon. Our nearest dealer will be glad to give you this opportunity.

Saxon Motor Company, Detroit, Dept. C

What Is a Bargain?

THE American public spends more than $2,000,000,000 annually in department and dry goods stores alone. And billions more in grocery stores, shoe, hardware, furniture and other retail stores.

This vast retail business is to-day being conducted on a far better basis than ever before. But there is still room for improvement. One direction in which improvement can be made in order that this country may have better stores, better values in merchandise and a better satisfied buying public, is in the bargain sale.

The average "bargain" is very expensive to the store and especially to the consumer, although generally neither sees how this is true.

There are four kinds of "bargains":

1. Pure fakes—worth less than the "bargain" price.
2. Partial fakes—worth just what you pay, and no more, and therefore not bargains at all.
3. Real bargains, made necessary because the retailer has a stock which he must clear away to make room, or for some similar reason.
4. Real bargains, unnecessarily and deliberately priced low to draw customers from a competitor.

Between these the customer must discriminate before he can be sure that he is really getting his money's worth. It is very difficult for the public to discriminate between the fake bargain, the real bargain, and the bargain that is only a bait.

Originally the bargain sale was founded on the clearance idea, or on the supposed ability of the big department store to buy cheaper. But later it degenerated into an almost continuous performance of white sales, red sales, blue sales, anniversary sales, removal sales, closing sales, fire sales.

The public became skeptical—doubting the value of *all* bargains.

Because of this growing skepticism, reputable merchants are coming to believe that their business will be more stable, their stores will more surely be classed as worthy of confidence, and their customers more permanent, if they put their trade on a day-in-and-day-out basis of always selling standard goods at fair, standard and unvarying prices.

But this can come about only when there is a well-recognized standard of prices on goods of known, standard value.

National advertising is the one great force to-day which is working toward standard values of merchandise—toward the principle of "one-price-to-all-customers-everywhere."

And this principle, when generally adopted, will itself be the best bargain ever offered to the American public.

Watch for the next in this series: "Reducing a Great Public Loss."

THE CURTIS PUBLISHING COMPANY, Independence Square, Philadelphia

A WILD-GOOSE CHASE

(Continued from Page 5)

room and down the hall to the living room, where her brother and Price were waiting for her.

She saw as she entered that they had discussed the matter of the message between them and were prepared to oppose her. Yet for what she had determined to do she must have help; and if she could not get it from them she did not know where help was to be had. Latham rose as she came in and met her pityingly.

"I'd have given a good deal if that could have been prevented." He looked from her to the box which was on the table.

"What do you mean?" she asked.

"Of course when you offered rewards for information of Hedon and kept on advertising you courted a miserable trick like that. Sooner or later it was bound to come. Perhaps we're lucky that we've had so little of it."

"I see," Margaret met him. "You think that message is all a fraud."

"I think it ingenious, very. The real possibility of the thing being genuine—the plausibility, one almost might say—is what makes it so monstrously villainous."

"The character of the letters, even in perforations that would wear out a little, are like Eric's, Price."

"Who hasn't been supplied with facsimiles of Hedon's writing to imitate in some such way?" Latham returned. "Since the Aurora was lost, every Sunday screamer in the country has been filled with the personal details of the party."

"The address is not the address we have now," Margaret persisted. "You see, the post office forwarded it. Mr. Massey took my address from Eric's message; that was the address at which we lived when the Aurora sailed."

Latham shook his head. "The man who was clever enough to frame up that fraud and use that bird to make a couple of thousand dollars wouldn't have slipped on the detail of your address at the time the Aurora left."

"But he asks for no money, Price. He doesn't even know who I am or what the message is about."

"You mean he pretends not to. I admit it is a mighty good fraud."

"I don't believe it's a fraud, Price!"

"You mean you won't, Margaret!"

"Why should I?"

"You know it." Latham moved nearer her. "Margaret, I would have given anything, I said, if you could have been spared this. It is too monstrous, too brutal. Eric Hedon is dead, and you know in your heart he is."

"No, I don't. That's just it—I know in my heart he's alive!"

Latham recoiled. "Then your head must know better," he corrected. "He's lost. Every man who was north with him is sure of it. Every man has told you so. It's not necessary to question whether or not you would have been happy with Hedon. He is lost. Since you loved him—or believed you did it was right for you to wait as long as you have. But now to have this fraud start you to hoping and expecting again and waiting—I can't let you."

"I'm not going to wait any longer!"

"What?"

"I'm going to do something now!"

"Margaret!"

"I'm going to send a ship up north with a search party for him—for them, for Eric and Mr. Thomas!"

Latham looked from her to Geoff helplessly.

"What in the world are you talking about?" her brother demanded of her.

"I'm going to do what I ought to have done two years ago; and now I won't put it off any longer."

Latham lighted a cigarette. "Surely before even talking over this mad idea any further you're going to prove up on that." He jerked toward the box with the wild bird.

"Of course."

"All right, Geoff. Look up the trains. I'll start south to-night."

"No; please don't, Price," the girl interposed. "You're awfully good, and I thank you very much; but I'd rather you wouldn't."

"Me, then?" asked Geoff.

"No; you'd be the same as Price."

"What do you mean by that?" Latham demanded.

"You wouldn't go to Louisiana to find out whether or not that message might be genuine. You'd go down there determined to prove it wasn't—both of you."

"You're going, then?"

"No; I'm going to get to my real work right away. I'll have to send some one else."

"Who?"

"Any one you pay for that sort of work."

"Then if it's a fraud—as it is—you surely will pay for it."

"I'd be glad to."

"What are you saying?"

"Price—and you, Geoff—please don't bother about my being fooled or about that message being a fraud. I'm going to try to find out for my own satisfaction whether it is or not; but even if I found a man who admitted writing that message and preparing the trick and sending it to me in that way, still I'd pay him something. For that message, real or not, is going to make me do the only thing that can possibly make me satisfied afterward. I don't know whether Eric wrote that message or not; but I believe he might have. I believe he's alive somewhere up in the Arctic. And I'm not going to give him up till I've got the old Aurora men together again and a ship to send them back to the north, to stay there till they can bring back Eric and Mr. Thomas or bring me back greater certainty that they are dead."

Latham snapped his cigarette impatiently.

"How can there be greater certainty that they are dead after four years or after ten than after two?" he said. "If they went through the ice into the sea the way Mullin did—and every one who came back believes that they did—a thousand search parties couldn't bring back more assurance."

"But if they were not lost in the lead; if they got back to the ice pack and went through the winter and then somehow reached the land—Grinnell Land or somewhere—and are waiting for us to try to reach them, believing we wouldn't give them up; suppose that is the case and we made no more effort to reach them."

"I can't suppose that," Latham returned coldly. "Nor can any one else. How are you going to get your ship?" he inquired.

"I can raise the money."

"Where?"

"I can promise my income to some one who'll give me what I need!"

"No, you can't," Latham denied. "You must excuse me, Margaret, but I've got to be plain and sensible to stop you from this foolishness. I know your circumstances, of course. You've got a good income, you and Geoff; but it's an income which your father left in trust, as I understand it, as an income. You can't touch a penny of the principal, either of you; you can't assign it or borrow money on it in any way. No note you'd give assigning an income from it to any one would be legal. Those are the conditions of the trust. It's almost as if your father foresaw some such plan as you propose, and was determined to prevent it. You can't borrow even a fraction of the money you would need to fit out an Arctic expedition."

"And you've already struck Cousin Clara, haven't you?" Geoff guessed. "I wager she gave you an answer!"

The girl admitted it by her silence. "Still I'll find some one who'll send a ship, and if I don't I'll never give up Eric—never, never!"

Latham came closer to her and met her eyes directly. "I believe you," he said. "I believe you. So I'll send a ship, Margaret!"

"Price!" she cried.

Geoff turned toward Latham in his astonishment.

"Go into the billiard room a minute, will you, Geoff?" Latham requested. "I want to say something to Margaret."

The brother looked at the two silently and went out.

"What is it, Price?" Margaret appealed. "You said you'd send a ship!"

"I will—for your sake and my own."

"For yours too?"

"Margaret!" He came to her and took her hands and gazed down at her, his eyes opposite hers. "You know that what's for your sake is also for my own. I love you; I've loved you for years. You know that. I must continue to love you. If you won't give up Hedon till a ship goes up into the Arctic for him, I'll send that ship. I'll go on it myself."

Can Your Wife Trust You?

WHEN you're away from home have you left her to the torture of fear every time a door creaks or a blind slams? Have you left her absolutely unprotected—at the mercy of the first burglar—thug—degenerate that may knock at your door, or force your windows?

Just think what might happen—what may be happening now, while you are miles away!

Now, while you're powerless to do anything but rave over your neglect and pray that it may not already have exposed her to danger, to death—or worse!

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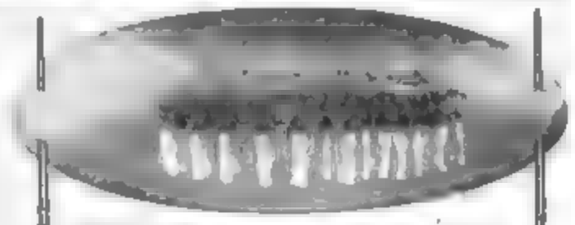

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He could feel her wrists becoming tense in his grasp. The fire in her eyes burned deeper and her lips trembled, but she still met him directly.

"Go on!" she said. "I heard that. You said you'd take up a ship to search for Eric. Go on; under what conditions?"

"Under the simple conditions that if the expedition reaches and searches the lands which he must have got to if he and Thomas are alive, and then does not find him or discover proof that he is alive, he becomes to you what he is—dead."

"You mean more than that!" Margaret faced him. "You mean that if you do not find him I shall marry you!"

"Yes." He held her close before him. "I do mean that."

"And if I agree to that there will be no delay? The ship will be ordered at once and will start in time to be sure to get into the Arctic this summer?"

"I'll wire to-night to charter any ship you say."

"Price! You understand I don't love you!"

"I'm doing this because I know as soon as you get Eric Hedon out of your mind you will love me!"

She fought herself free from his grasp and, turning from him, looked down intently. Before her she saw Eric and his companion in the north two men alone on a barren land, starving, desolate, dying, one of them at least still smiling, cheerful, looking day after day for signs of a ship coming up from the south.

She turned back. "I accept," she said quietly to Latham.

"You mean you promise?"

"But I, too, have one condition, Price!"

"Condition?"

"That I am the one to be satisfied, fairly, that Eric is dead. If I am to give myself for this ship into the north, I must go on it; and I must be sure that Eric is lost—if we don't find him. You are sure he is dead already."

"You go upon the ship, Margaret?"

"I must."

"Into the Arctic?"

"Wherever Eric may be."

Latham gazed at her. Again he put his hands out and this time seized her shoulders and held her.

"Then it's a bargain?" he asked her almost fiercely.

"If I go upon the ship, yes."

"All right!" He drew his breath in deeply. "I'll take you!"

Geoff, in the billiard room, was knocking the balls about viciously, and in the process jammed off the tips from two cues before Latham joined him.

"I'm going to send a ship up to look for Thomas and Hedon," the man said as he came in.

"The devil you are!"

"And I'm going on it, Geoff."

"What?"

Latham repeated his statement as he chalked a cue deliberately.

Geoff gasped. "And give up your polo in England? Price, the Graphic says you're the first player in your position in the country. And I thought I was going with you too!"

"You can go with me if you want into the Arctic—in fact, I believe you're rather counted on."

"No!"

"Yes, for your sister's going."

Geoff stared. "Meg?"

"You might go see her."

Geoff rushed from the room.

"Good Lord!" Dazedly he joined Price a quarter of an hour later.

"Well—going?" asked Latham.

"Going? Sure I'm going. Entirely aside from the requirements of the position decencies and all that—I've got to go. Sister going up into the Arctic while brother stays at the golf club. I witness myself surviving that. They'd cartoon me in curls. Confound girls anyway! Price, why the devil are you doing it for her anyway?"

III

FOR whatever reason Latham was doing it, Geoff soon found out that he was proposing to do it thoroughly. That evening a man left for Louisiana to investigate Robert Massey; but Margaret awaited neither his report nor his return. Latham had left her authority to charter any ship, engage any men and make any other arrangements she considered best.

"I always knew I was going to send a ship north. I guess I knew I must go with it," she admitted to Geoff as they were at work at home that night. She had been busy for hours with letters, telephone, telegrams.

In her address book were the present whereabouts of the four men who had come back from the Aurora. McNeal, the sailing master, was in England. She cabled him, offering command of another ship. Brunton, the second mate, was on a whaling vessel in Alaska. She wired an agent at Nome to find him and furnish him funds for return to the States. Koehler, who had been physician and meteorologist with Thomas' party, was in a department at Washington; and Linn, the cook, was in the navy. She wrote to both of them, and at the same time to a senator and a cabinet officer who could arrange for their leave for an expedition to the North. Then Margaret revealed herself to her brother more astonishingly.

"Von Moltke, with his plan for the Franco-Prussian war all rolled up and ready to hand out when they woke him to say war was declared, certainly had little on you," Geoff admitted as she proceeded with her arrangements.

In the book in which she kept the addresses of the survivors of the Aurora expedition also was the name, together with notes of the condition and equipment, and newspaper clippings giving other data, of every ship recently returned from arctic work or available for it. Also the addresses of agents, owners and other persons to be corresponded with had been copied down and kept up to date. The Danish exploration ship Viborg, at Copenhagen after completing work about Northern Greenland, seemed to be the best ship.

"Aside from matters of expense, the small ship and the small party have done the most in the Arctic recently," Margaret reminded.

The Viborg was of about seventy tons register, of the same size as the Aurora and a little larger than the Gjoa, in which Amundsen in three years accomplished the Northwest Passage. It was sloop rigged and had a gasoline auxiliary engine; the hull had been built and braced for work in ice. There were two or three of its crew who might be engaged again. Cables were sent to them and to the agents of the boat.

Margaret had copied or pasted into her book every important list of supplies and equipment that the different expeditions had taken. She went over these lists that night to see what must be ordered immediately.

"But then polar expeditions in these days have regular suppliers. You've really only got to send word to the right man and tell him where you want to go and how long you expect to be there, and he'll quote you a price for the entire outfit. We'll get our dogs in Greenland, of course. The Viborg people, on their way back, left theirs at Godhaven. We must be in Greenland in June; in July is our chance to get through Melville Bay, if we've luck with the ice."

So at two o'clock, when Geoff at last turned in, the voyage to the Arctic was a settled affair. He lay awake wondering about it and thinking of the complete change in his immediate future which had been worked so swiftly. If he was to go—as he certainly would if Margaret persisted—he had better be a leader rather than a follower. At eleven the next morning he met Latham at the country club to run their ponies for the first practice over the soggy field. Some other men were out and they divided into fours and ran through two rapid, rough periods; but as Geoff went back to the dressing room, bruised and shaken from two hard tumbles and strained from riding off heavier men, for the first time he took no great pride in his daring and endurance.

"I say, Price," he confided to Latham, "looks like we're going to the Arctic all right. Makes a polo tumble feel rather petty, eh?"

"Then Margaret's going through with it, is she?" asked Latham.

"Through with it? She's got down to planning the frills our Christmas dinner, and a present for each man if we get caught in the ice and have to stay there through the winter."

The next day the man who had been sent to Louisiana wired a report that neither proved nor disproved the authenticity of the message brought by the arctic goose. But already the Viborg was chartered, half the crew engaged, and the date of departure for the north definitely set.

(TO BE CONTINUED)

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But! " . . . to our surprise the new Regal negotiated this hill, making the short turn at the bottom and going up over the hill at 18 miles an hour ON HIGH," recounts George Means, Des Moines Regal distributor, with the conclusion that "it was something I had never known a car to do before."

20 Miles to the Gallon

DON'T confuse freak gasoline tests—where cars coast down hill or have half the rear axle shaft missing—with the Nebraska Regal trial "under all road conditions and taking every hill with a load on high," as the T. G. Northwall Co., Omaha, did. "We averaged 20 miles to the gallon on the 1000 mile trip." This is a layman driver's testimony, not that of a skilled engineer with a head-full of economy tricks. In view of that truth you'll like Regal's friendship with economy.

Regal Owner Takes Car 2000 Miles

FOLKS enjoy economy news today. But power and economy rarely meet. For power in most cars costs too dearly. But, "I get over 19 miles to the gallon and in 2000 miles I have used only 5 gallons of oil—I can pass anything on the road . . . and take the highest hills in HIGH GEAR when others are using low gear," reports John Pohl, Painesville, O., Regal owner. You see the Regal's perfect scores are Beauty, Power, Economy.

Up Lehigh Mountain—Bull-Dog Grit

DOWNRIGHT grit—inexhaustible stamina—won Philadelphia to the Regal. Lehigh Mountain, both sides, were Regal demonstration victories. Hills like Tam-O'Shanter, Speedway, Black Dirt, City Line and the rest were flattened out without exertion. "We climbed them in HIGH GEAR and did not have to start up those hills with the motor racing until it was ready to jump out of the hood," is the testimony of William Bartleman.

Land of Motor-Feazing Hills

WHAT will she do in West Virginia? This is a leading question, for from Maine to the tip of Florida, you want to know this. It answers every other idea you have—"climbs all West Virginia hills with ease—the car is ideal," Scott Bros., New Cumberland, W. Va., report after finding out.

New England Ratifies New Regal

CONSERVATISM took W. L. Russell, Boston automobile distributor, "through western Massachusetts," as he tells it, "up into rocky Vermont, across the mountains into New Hampshire and back through eastern Massachusetts." It was the proof of the Regal that brought the verdict: "the car performed nicely, has exceptional power, perfect riding qualities, roomy comfort for 5 passengers, and there is nothing lacking, including striking beauty of lines." Mountainous New England expresses Regal fitness anywhere.

New York, St. Louis, Kansas City, Indianapolis—EVERYWHERE

AT 25 miles an hour, climbing Hospital Hill, Kansas City—as the Regal did—is an astonishing feat. It is almost the fastest speed this hill ever saw. J. F. Moriarty, Moriarty Co., relates; still "the Regal performs on all our hills in whirlwind fashion. Congratulations on a great car and a beautiful one."

Crow's Nest, Indianapolis, distresses most cars, but the Regal's climbing-gift took it up in HIGH GEAR. Mastering St. Louis Art Hill in High sold two cars to Bowling Green, Mo., men.

Half a dozen cars were pulled out of the mud between Detroit and Conneaut, O., when a Regal owner made the trip. But the new "Regal always pulled itself out"—economy from another angle.

New York's love of beautiful things wreathed Regal with instant success—a regal success!

Hills of San Francisco and Seattle, altitudes around Denver and sands of Michigan were a few of a thousand Regal triumphs. We have the letters and telegrams. The statements came true.

Harshest of motor car critics are automobile distributors. That is why, in this national demonstration, we made them judges. And the Regal has made good far beyond the expectations of this final court of motor car performance.

Where you live, in all probability, a Regal performance-test was made. The information is valuable in selecting a car—may we tell you what that particular trial told? Write for the facts.

Impregnable Strength

JUDGE the $3,000,000 company behind this great car by its seven years of known success, its ability, its factory production, its factory efficiency—know, by these facts, that your car has service-backing and that is insurance of motor car satisfaction. For it speaks impregnable manufacturing strength.

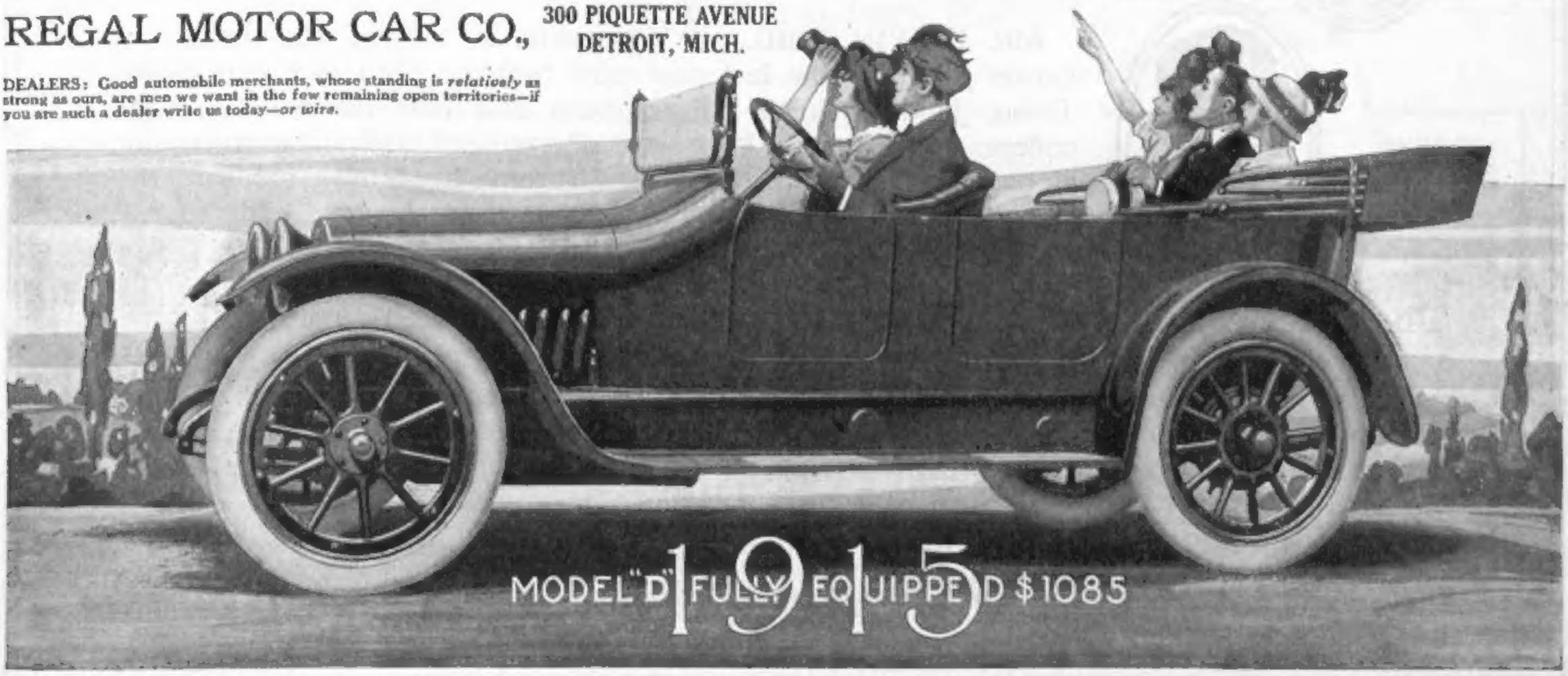
MUCH-SOUGHT NEW FEATURES

Direct Electric Starter	Center Control
Electric Lights, with "Dimmer"	300 to 500 lbs. Less Weight
Electric Horn	112-Inch Wheel Base
Simplified Electric Wiring	Unusual Foreign Design
Removable Motor Head	23-Inch Tonneau Doors
Gasoline-Saver Valves	47-Inch Rear Seat
Extra Size Brakes—12 inches	Adjustable Wind Shield
Hidden Radiator Cap	One-Man Top
Left-Side Drive	Inside Curtains

Your copy of the new Regal folder is stamped and ready to mail when your name is affixed. It contains many new facts. Write today to

REGAL MOTOR CAR CO., 300 PIQUETTE AVENUE DETROIT, MICH.

DEALERS: Good automobile merchants, whose standing is *relatively* as strong as ours, are men we want in the few remaining open territories—if you are such a dealer write us today—*or wire*.



When Will You Get A $10.00 Raise?

If you are cornered by a limited income and a limited opportunity to earn more, let these four successful money-makers show you the way out.

MR. COURTRIGHT HAWLEY gives all his time to subscription work for The Curtis Publishing Co. He makes $5000 a year. He has been a Curtis representative for only a few years, but his earnings are the exclusive result of new subscriptions and renewals for the three publications. Mr. Hawley says: "Every person I meet is a prospect. I get practically all of my business from small towns. In fact, I would rather work in small towns than anywhere else."

MR. J. E. TIERNEY, of Rhode Island, has a "regular job" as salesman for a hardware concern. He devotes only an hour a day to Curtis work. In five months his Curtis earnings totaled $182.00. Mr. Tierney says: "The standing of your company and publications permits me to carry on my Curtis work without any possible reflection on my permanent business. My renewals each year assure me of a permanent revenue."

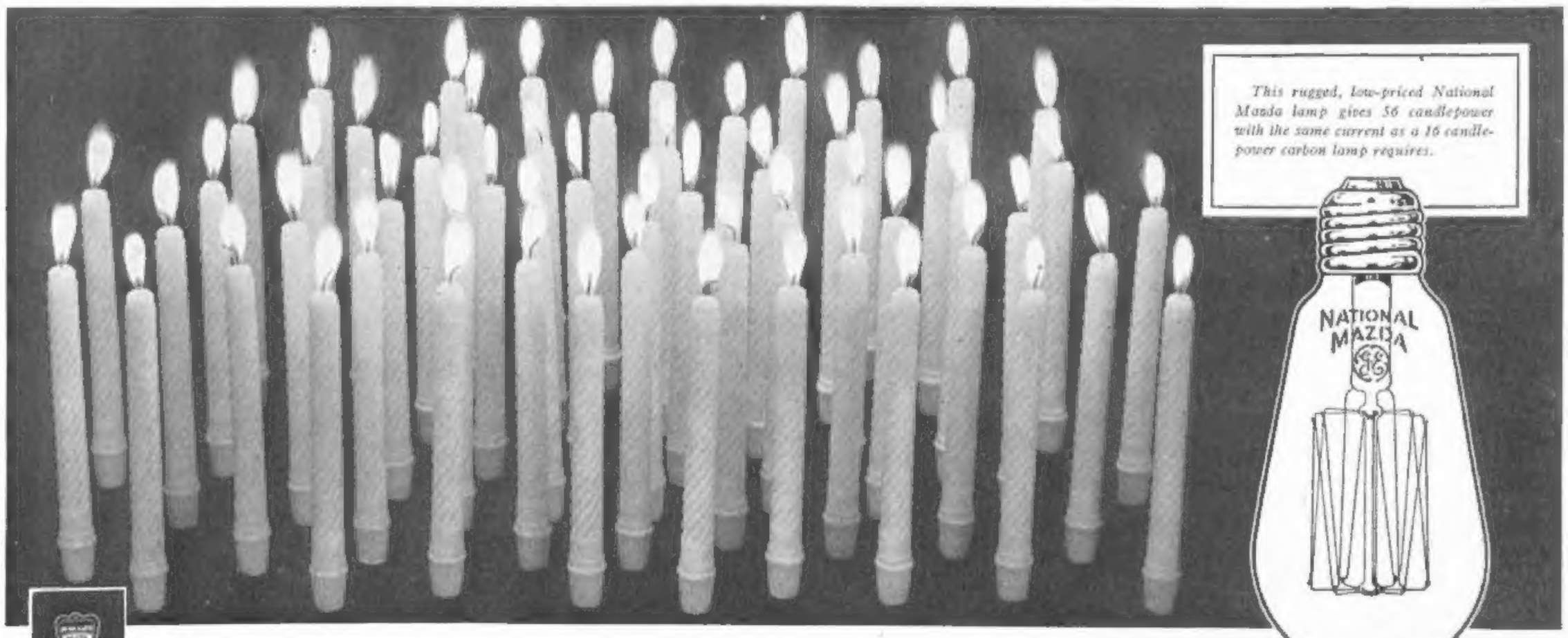
MR. SIDNEY ECKLEY, of Ohio, increased his Curtis earnings from $7.00 for the first month to $270.00 for the third month. The soliciting was done during spare time, as his regular hours are taken up with his duties as an auditor and public accountant. Mr. Eckley says: "There are plenty of good prospects for the Curtis publications and no limit to the money-making opportunities awaiting an energetic solicitor."

MR. EDWIN KOHL, of Wisconsin, is touring the world on Curtis profits. The last post card received from him was dated Tokio, Japan. Curtis subscriptions also paid his way through college. He says: "Last year I averaged $101.00 a week for sixteen consecutive weeks. Aside from this I have made many valuable business friends. A feeling of pride goes with representing your publications."

The success achieved by these four young men is remarkable, but the young men themselves are average American citizens of under thirty years. What they have made the Curtis proposition yield, you can make it yield to you. Curtis success is not a matter of magic or exceptional personality. Any young man or woman desiring to earn more money and to find a way to a bigger and broader field of work can achieve similar success. Full particulars will be sent you upon receipt of a post card or letter addressed to the

AGENCY DIVISION, BOX 586

The Curtis Publishing Company, Philadelphia, Pennsylvania



This rugged, low-priced National Mazda lamp gives 56 candlepower with the same current as a 16 candlepower carbon lamp requires.

Cut Your Cost of Candlepower

The same quantity of electricity that makes 16 candlepower of light in an old fashioned carbon lamp will make 56 candlepower in a NATIONAL MAZDA lamp,—

—more than triple light for equal cost!

—40 candlepower absolutely free!

This is the light-increase with only one NATIONAL MAZDA lamp. Multiply it by the number of carbon lamps now in your home and you can tell how much light you pay for but don't get.

Rugged, low-priced NATIONAL MAZDA lamps always give you three times as much light as carbon lamps at the same cost.

You may think it is thrifty to save carbon lamps until they burn out. It is not.

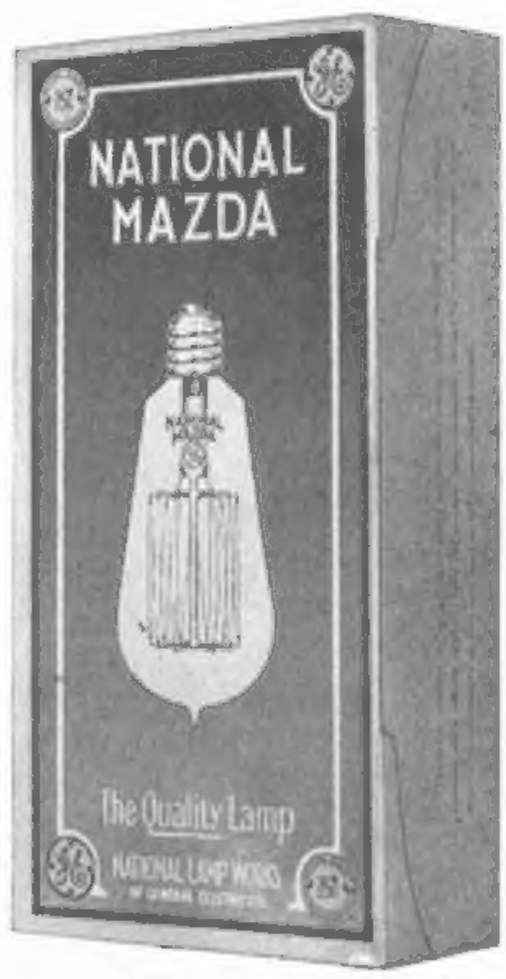
Current costs more than lamps.

Your meter will measure far more expense in wasted current with carbon lamps than the cost of replacing them now with rugged NATIONAL MAZDA lamps that will triple your light.

True economy, finer hospitality and better hygienic conditions all require the use of NATIONAL MAZDA lamps from cellar to garret. Put one in every socket.

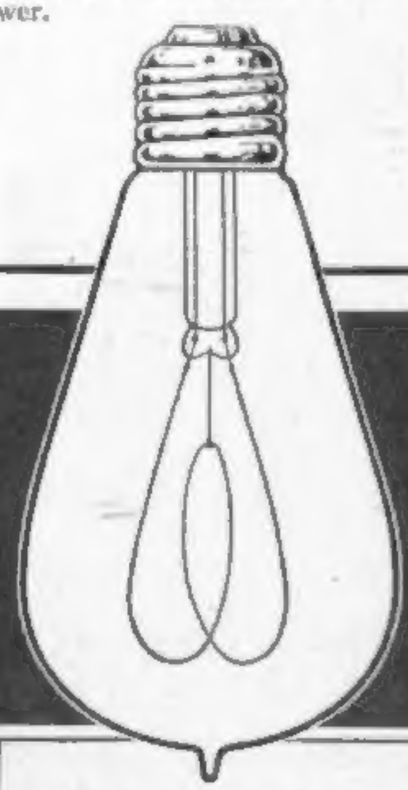
Get NATIONAL MAZDA Hylo (turn down) lamps for your hall and bathroom. Get NATIONAL MAZDA lamps for your car, candelabra, and pocket flash light. Get big NATIONAL MAZDA lamps for your store-front, shop or office. Use Holophane reflectors with NATIONAL MAZDA lamps everywhere and still further cut the cost of candlepower.

Each of these labels a guaranty of National Quality. Be sure "NATIONAL MAZDA" is etched on every lamp.



National Mazda lamps from this Blue Convenience Carton will triple your light and stop your current-waste. Buy a full equipment of these lamps from the agent who shows this carton in the window this week.

NATIONAL LAMP WORKS
OF GENERAL ELECTRIC CO.
64 Nela Park, Cleveland, First City in Electric Lighting



This old fashioned carbon lamp, which you may now be using, gives you less than one-third the light of a National Mazda lamp with the same current.

WASHBURN-CROSBY CO.
Gold MEDAL
FLOUR

Eventually

We take the rich, creamy, wholesome part of the wheat for Gold Medal Flour. It is highly nourishing. The growing child thrives on bread made from—

GOLD MEDAL FLOUR

WASHBURN–CROSBY CO.

AT ALL GROCERS